

OCTOBER 16, 1925

No. 1046

Price 8 Cents

FAME ^{AND} FORTUNE WEEKLY

STORIES OF BOYS WHO MAKE MONEY.

FROM NEWSBOY TO BANKER;
OR, ROB LAKE'S RISE IN WALL STREET. *By A SELF-MADE MAN.*

AND OTHER STORIES



"Help!" cried Rob, as Parkman pressed him across the window sill. The satchel of money fell from his grasp. Tim Walker, seeing his opportunity, snatched up a cane and, leaning out of the window, aimed a blow at the cashier!

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NEW YORK, OCTOBER 16, 1925

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From Newsboy To Banker

OR, ROB LAKE'S RISE IN WALL STREET

By A SELF-MADE MAN

CHAPTER I.—The Lost Paper.

"Hi, there! Why don't you move on?" cried the driver of a heavy truck, the foremost of a long line of other heavily-laden teams, headed for the Pennsylvania Railroad freight dock.

"What are you blockin' the way for?" roared the driver of a south-bound Belt Line car, suddenly brought to a standstill, ringing his gong furiously.

"Move on, can't you?" bawled a cabman aiming for the ferry with a passenger who had to catch the train-boat across the river.

"What in thunder are you stoppin' for?" demanded the driver of another cab coming from the opposite direction with a fare who was in a sweat to get uptown.

The cause of all this disturbance was a covered automobile which had stopped near the middle of West Street, between Cortlandt and Dey Streets, and thereby got tangled up in the traffic that overflowed that particularly wide thoroughfare facing on the river-front. The hour was eleven in the morning, when business was at its height, and the stoppage of a stream of vehicles going up and down, and across West Street, meant a blockade, which became every moment more serious. The chauffeur of the motor car was hunting around for something in the street, and his passenger was trying to direct him where to look. The howls and swear-words of the drivers of the stalled vehicles increased with the lapse of minutes.

There was a perfect Babel of sounds rising above the ordinary noise of the neighborhood, which was loud enough of itself without any additions. The shrill toots of tugs from the river, the clang of the warning bell and short, sharp whistle blasts from the outgoing ferry-boats, the cries of newsboys with the early afternoon editions—all these made up the ordinary sounds of that section of West Street at that hour. A couple of policemen rushed forward to try and get things moving once more, and preceding one of them was a bright-faced newsboy, with a bundle of papers under his arms, who dived right into the center of the mix-up on his way to the ferry house.

"What are you looking for?" he asked the chauffeur.

"A piece of paper," was the reply.

"What kind of paper?"

"About so big."

"It must be valuable," said the boy.

"It is—it's worth——"

"Here you, are you the chauffeur of this auto?" interposed a stout policeman, squeezing into the midst of the trouble.

"Yes."

"Then move your machine out of here, and do it quick!" ordered the officer.

"I've got to find something first."

"What did you drop—your pocketbook?" sarcastically.

"No. Mr. Drew lost a valuable document out of the window, and I've got to find it. It's worth——"

"Don't you see that you're creating a blockade? Move your machine across to the curb and then come back and hunt for your document."

"I'm afraid that wouldn't do," replied the chauffeur, thrusting his head under a big horse.

"It's got to do, d'ye hear? If you don't move your auto I'll arrest you."

"But, Mr. Drew——"

"Hang Mr. Drew!" roared the policeman.

The second officer now came up. He backed up the first one, and the chauffeur turned appealing to Mr. Drew.

"I can't find it, sir, and the policemen say I've got to move on."

"It's got to be found," cried the Wall Street man, excitedly. "That paper is of the utmost importance to me. I have simply got to have it."

"But you can't hold traffic up in this way sir," objected the officer. "Your man will have to move on, no matter what you've lost."

"John, move the machine over to the corner of Cortlandt Street. I'll get out and look myself."

With those words the banker and broker sprang out of the auto and began hunting for his paper, while the chauffeur proceeded to untangle the machine from the maze of vehicles that had accumulated. In the meanwhile the newsboy was hunting around for the precious bit of paper. Finally he saw a piece of paper nearly under the front hoofs of a dray horse and he made a break for it, but at that moment the blockade was partially lifted and the horses started ahead. He had to draw off, but kept his eyes on the

paper, which was presently ground under the wheels of the truck.

"Hi, hi! Get out of the way, you young monkey!" roared a voice behind him.

The boy turned to find a pair of horses on top of him almost. He jumped out of the way, only to get into the track of another team. For the next five minutes he was kept dodging backwards and forwards, but he wouldn't move from the locality on the speculation that the paper he had seen was the one lost. He persisted, however, and at length was rewarded with another sight of the paper sticking out of the dirt. He succeeded in getting hold of it.

Glancing at its dirty face he saw that it was some kind of receipt and was satisfied this was the missing paper.

"Now to find the owner," he said to himself, darting for Cortlandt Street.

Before he reached the curb he was seized by another newsboy, a stout, freckled-faced lad, whose countenance seemed to be cast in a perpetual grin.

"I want five pennies, Rob. Got 'em?" he said.

The boy stopped and handed him the coppers.

"Where you goin' in such a rush?" asked the boy who got the pennies.

"To find an auto."

"What you want with an auto? Goin' for a spin?" grinned the other.

"Don't get funny, Tim Walker. You've got what you wanted, now sneak."

"Here's your nickel. I'll see you later."

The boys parted, the one named Rob, whose other name was Lake, running over to the corner, where he began to look around for the covered automobile. It wasn't in sight. He saw the stout policeman standing on the opposite corner and he rushed over to him.

"Do you know where that auto is—the one that blocked up the wagons a little while ago?" he asked, eagerly.

"It went up the street. What have you got to do with it?"

"I found the paper, I guess, the man was looking for."

"Let's look at it. He said he wouldn't lose it for \$10,000."

Rob let the cop have it. The officer took it gingerly, for it was covered with dirt, and he objected to soiling his fingers. He looked it over with some curiosity, but couldn't make out where-in lay its value.

"Do you know who the man is?" asked the boy.

"His name is Drew. He's a Wall Street banker, according to his chauffeur's statement."

"Do you know where his office is?"

"If you walk over to Wall Street probably any broker will tell you where his office is."

"Then I'll go over as soon as I sell my papers at the ferry," said Rob.

He put the dirty paper in his pocket and started across West Street to his regular stamping grounds. His friend Tim Walker was standing in front of the ferry entrance.

"What did you want with that auto?" asked Tim, curiously.

"The man who was riding in it lost an important paper out of the window on the street. I found it and wanted to return it to him."

"What you goin' to do about it?"

"I found out that his name is Drew, and that he's a Wall Street banker. I'm going over to Wall Street by and by and hunt him up."

"Expect to get a reward for returnin' the paper, don't you?"

"I hope so. The cop told me that he said he wouldn't lose the paper for \$10,000."

"Let's see it."

The two boys looked the document over carefully and saw that it was some kind of a receipt with Mr. George Drew's name in it for \$100,000 worth of bonds.

"If it ain't spoiled so as to be no use you ought to get a tenner for returnin' it," said Tim Walker.

Three-quarters of an hour later Rob disposed of his last paper, and then he made a bee-line for Wall Street.

CHAPTER II.—Rob Lake Secures a Position As a Wall Street Messenger.

Rob Lake was a poor boy, but an uncommonly smart one. He was fifteen years old, sold papers as an occupation and lived with his aunt, a widow in very modest circumstances, in a tenement in Cherry Hill. He attended the public school for several years, but before he got as much schooling as he wanted he had to get out and hustle. Rob hadn't sold papers steadily. He had worked in a bottling establishment for a while, and was discharged because the foreman had a friend he wanted to provide for. Rob next got a situation in a printing office as office boy, and after giving perfect satisfaction for a month was superseded by the nephew of the boss. Since then the boy had been selling papers regularly, though he was on the lookout to better himself. His friend, Tim Walker, who lived in the same tenement, had always sold papers, and was satisfied to continue at the business for the present, at least. When Rob reached Wall Street he stopped into the first broker's office he came across and asked where he could find Mr. George Drew, the banker.

"His office is in the Globe Building on this street, on the other side of Nassau Street," replied the clerk to whom he applied for the information.

"Thank you, sir," said Rob, politely, and he started to find the building in question.

He found it without much trouble. It was a modern office building, and a constant stream of people were going in and coming out at the big entrance all the time.

"There must be an awful lot of offices in this building," he said to himself. "The elevator man will be able to direct me where I want to go."

He found a man in uniform standing near the elevators.

"What floor is Mr. Drew, banker, on, please?" he asked the man.

"Second floor front. Take that elevator there."

Rob took it and before he could draw more than a decent breath the elevator was up to the second floor, and the door was flung open for him to get out.

"First corridor to your right," said the man, slamming the door.

Rob followed directions and saw a glass door straight before him. The sign on the door read: "George Drew, Banker and Broker. Stocks and bonds bought and sold. Money on call."

"That's the place," said the boy, walking toward the door. He turned the knob and entered a good-sized room. It was the banking department, and was fitted with a counter, guarded by a bright brass wire fence, with little openings in several places. Down the corridor was a door marked "Reception room," and Rob directed his steps in that direction. He entered the room. It was furnished with several settees, chairs, a ticker and a blackboard. A small youth of fourteen was putting more figures on the board when Rob came upon the scene. A clerk came out of an inner room, and crossed to the counting room. Rob stopped him and said he wanted to see Mr. Drew.

"What is your business? Mr. Drew is engaged."

"I wish you'd tell him that I believe I've found the paper he lost in West Street."

"What is your name?"

"Robert Lake."

"I'll deliver your message," said the clerk, retracing his steps.

He came out of the inner room right away and told Rob to go in. The boy recognized the gentleman he had seen leaning out of the automobile window.

"Well, my lad, sit down. Am I to understand that you found the paper I lost in West Street an hour or more ago?"

"Yes, sir. I found a paper that seems to be a receipt for \$100,000 worth of bonds," said Rob.

"That's the document," answered the banker, with some eagerness.

Rob produced the paper and laid it on his desk.

"It's pretty dirty, sir, but that isn't my fault."

"Of course it isn't. How did you know that I lost this paper?"

"I came up when your driver was hunting for it. He told me you had lost a valuable paper, and I started to look for it. I found it after hanging around the spot a while and doging a whole lot of teams."

"I'm very much obliged to you, my boy, and will reward you for your trouble."

He drew a roll of bills from his vest pocket.

"Here are fifty dollars. Will that satisfy you?"

"Fifty dollars!" ejaculated Rob, the amount taking his breath away. "Why, that's too much, isn't it, sir?"

"Not for the service you've rendered me. Are you employed on West Street?"

"No, sir. I'm selling papers at the ferry house just now, but I wish I could get something better."

"You say you'd like to get something better to do than selling papers?"

"Yes, sir."

"How long have you gone to school?"

Rob told him.

"Write your name and address on that pad," said Mr. Drew, handing him a pen.

Rob did it in a neat and legible hand. The banker regarded it approvingly.

"How would you like to work in Wall Street?"

"First rate, sir. I wish I could get the chance."

"Well, you look bright and smart. I've a great mind to try you as a messenger. I need one right away. The boy I had is in the hospital ill with a fever. Are you at all acquainted with the financial district?"

"Not very well, sir; but it wouldn't take me more than a day to learn the ropes. I'm willing to work for any wages that will help me support my aunt. I would rather have a good situation than this fifty dollars. I am anxious to make my way ahead in the world, and I can't do it by selling papers."

"Well, I'll try you for the balance of the week, and if you give satisfaction the position is yours."

Rob was so delighted that he couldn't thank the banker enough.

The banker then proceeded to give Rob an inkling of what would be expected of him as the messenger of the establishment.

"It will be your duty to sit out in the reception room, in a chair right under an electric bell attached to the wall. When I want you for anything I will press a button in my desk, the bell will buzz over your head, and you will come right in here at once. Generally your work will be to run to various offices in the neighborhood, or to the Stock Exchange, and deliver notes to the brokers to whom they are addressed. Sometimes you'll have to deliver verbal messages, and it will be up to you to see that you make no mistake in such cases. You must never waste your time when you're out on errands, for much depends on your promptness in carrying messages to the different people with whom I do business. I shall expect you to be polite and attentive to those you meet in the course of business, and when spoken to you must answer civilly. When you ask a question do it courteously. It will also be your duty when you are in the office to wait upon customers who ask to see me. You will first take their name, and try to learn what is the nature of their business with me. This latter is sometimes very important, and you will have to use tact in securing the information, for my time is very valuable and I cannot waste it on cranks and people who merely have an axe to grind. Such persons you must sidetrack by telling them that I am out or too busy to see them. The names of all legitimate callers you will bring in to me and I will then tell you whether I can see them or not. Finally, I want you always to be neat in your attire and person. If you haven't a better suit than the one you have on you can procure one with a part of that fifty dollars, as well as a new hat, necktie, and such other things as will give you a gentlemanly appearance. It is not necessary for you to look dudish. I think you understand what I mean. Now you can go and make your arrangements for beginning your work here to-morrow. You will report promptly at nine o'clock, and take your seat in the messenger's chair. I seldom reach my office before ten, and come in by yonder private door. Therefore, until you know I am ready to receive visitors, you will request early callers to wait or come later."

With these words Mr. Drew dismissed his new messenger.

CHAPTER III.—Rob Surprises His Aunt and Tom.

When Rob left Mr. Drew's office he hurried to his home in Cherry Hill as fast as he could. He was anxious to carry the good news to his aunt.

He knew it would make her very happy to learn that he had secured a chance to make good in a first-class situation. He rushed upstairs to his aunt's apartment on the fourth floor back and entered with a whoop that startled the little woman, who was busily at work on a pile of goods she was putting together for a Broadway factory.

"Why, Rob, whatever is the matter with you?" she asked, with an affectionate smile.

"I've got a job in Wall Street, auntie," cried the boy, his countenance beaming all over with satisfaction.

"A job in Wall Street! Is it possible?" exclaimed the little woman, much astonished. "Why, how did you get it?"

Mrs. Grant knew that Wall Street was the financial center of New York, and to a certain extent of the country. A New York banker was in her eyes a superior being. He lived and moved in a golden atmosphere, and could hardly be approached by common mortals. That her Rob, as she called her nephew, had actually got a position in the office of such an august personage seemed almost incredible to her.

"Well, auntie," said Bob, "if you'll listen I'll tell you how I caught on. It was just one chance in a million, and it happened to come my way and I grabbed it on the fly."

Then he related the West Street incident.

"If I hadn't persisted in searching for that paper I never would have found it. The banker himself had to give the hunt up, as valuable as the paper was to him. I had a mighty strenuous time dodging the trucks and wagons, but I never like to own myself beaten at anything I undertake. At any rate, I found the document and carried it to the banker's office. The first thing he did was to thank me and then hand me out \$50 as a reward."

"Fifty dollars!" ejaculated his aunt.

"Yes. Don't you believe me? Here are the bills to prove it," and Rob pulled the money out of his pocket and tossed it into his aunt's lap. She took the bills up and counted them.

"And this is actually your money, Rob?" she cried.

"It was, but it's yours now."

"Mine!"

"Yes, yours. You need it, don't you? You're behind in the rent, and you owe the butcher and the grocer small sums. You'll be able to square up everything now and have a small surplus to fall back on."

"But I couldn't think of taking all the money, Rob," she protested. "You want a good many things yourself."

"That's true, aunty. You can give me a portion of it back. I've got to have a new suit, hat and other things to look decent in Wall Street. The boys who work down there have to look well, because they're up against gentlemen all day long."

"How much wages are you going to get?"

"I don't know. Mr. Drew didn't tell me. That

will be all fixed up on Saturday if I make good, and you can bet your life, auntie, I'm going to hold on to that job with both hands and teeth as well. It's the chance of my life."

"It certainly is, Rob. You have been most fortunate. It is a godsend to us. You ought to get \$5, I should think. The balance of the \$50 will carry us along very nicely until you get well started."

The dark clouds that hung about the heads of herself and her nephew showed a silver lining at last, and she hoped that the future was going to be brighter. Rob took \$15 with him when he went out to purchase his new clothes. His aunt wanted him to take \$20, but he wouldn't. He had a good-sized bundle when he returned and announced that he had spent all the money but a few cents. Then he went out and paid the balances due the tradespeople in the neighborhood and laid in all the supplies that they would need for the balance of the week. He and his aunt had a better supper than usual that night. While they were eating it Tim Walker walked in without taking the trouble to knock, as was his custom.

"Hello, Rob," he said, "where have you been keepin' yourself all the afternoon? Did you find the banker?"

"Sure, I found him."

"Did he give you anythin' for returnin' the paper?"

"Yes. He gave me a job."

"He gave you a job!" ejaculated Tim, in astonishment. "What kind of a job?"

"A job in his office as messenger boy."

"Is that straight goods?"

"Straight as a die and a yard wide."

"Gee! Talk about luck! You've got slathers of it. Do you think you'll be able to hold down the job?"

"If I don't if won't be for the want of trying."

"Well, I hope you do. Maybe you'll be able to get me somethin' to do down there by and by, when you get solid."

"I'd be mighty glad to get you down there, Tim. You and I are good friends, and if I can do you a favor I'm going to do it."

"I know you would, Rob," replied Tim. "You and me is all right, betcher life. How many plunks are you goin' to get a week?"

"Don't know yet. I'll tell you when I find out."

"Gee! The fellers'll be surprised when they hear you're workin' in a Wall Street bank. I s'pose you'll have to dress like a dude to hold your job."

"I guess not, but I've got to look decent."

Rob having finished his supper, he and Tim went out together, as usual.

CHAPTER IV.—Bob's First Day In Wall Street.

Promptly at five minutes before nine Rob made his appearance at Banker Drew's office. Two of the clerks and the stenographer arrived at the same moment. Rob went into the reception room and found the small boy whose duty it was to attend to the quotations already there, cleaning off the blackboard for that day's operations. They looked at each other a moment in silence, and then the small boy said:

"Are you the new messenger?"

"Yes," replied Rob.

"What's your name?"

"Rob Lake. What's yours?"

"Dick Cunningham. I'm the marker."

"What's that?"

"Don't you know? I mark the quotations on the blackboard here as they are recorded on the ticker, so the customers can keep track of the game."

"Oh, I see. I noticed you doing it yesterday when I was here."

"Are you a relative of the boss?"

"No."

"How did you catch on?"

"Mr. Drew offered me the position and I accepted it."

"I'd sooner have it than doing this. It pays better."

"Does it?"

"Sure it does. I've been here three months and I ought to have been promoted."

"I would have accepted your job if Mr. Drew had offered it to me and promoted you. I was willing to take anything in the line of work."

"We won't quarrel over it, anyhow. I guess he thinks I'm too small to carry messages and hold my own with the other messengers."

"They wouldn't interfere with you because you're small, would they?"

"Wouldn't they? Well, I guess they would! They're always up to monkey shines with new messengers that ain't strong enough to hold their own. You want to keep your eyes peeled for the big fellows. They'll do you if they can."

"They won't do me much," replied Rob. "I know how to handle myself."

"Where do you live?"

"No. — Cherry Hill."

"You don't look like a boy who lived down there," said Cunningham, looking Rob over critically.

"Don't I?"

"No. You're dressed too well. Do you really live on Cherry Hill?"

"I do."

"I never would have believed it. I thought nobody but poor folks lived there."

"That's where you're wrong. Some of the people who live in that neighborhood have good-sized accounts at the savings banks. They don't put on any style about it, though. They're just common people who believe in saving up for a rainy day."

"Well, I've got to finish my job. I'll talk to you later on," and Dick returned to his work on the blackboard.

Customers began to drop in as the hands on the clock indicated the approach of ten, and Cunningham, chalk in hand, prepared for business. Rob amused himself reading the news in a Wall Street daily until the bell buzzed above his head. He sprang to his feet and rushed into the private room. The banker was seated at his desk looking over his mail.

"Good-morning, Mr. Drew," said the boy, politely.

"Good-morning, Rob," replied the banker, looking at him critically, and noting with satisfaction that his new messenger was an uncommonly fine-

looking lad when well attired. "You look improved this morning."

"This is a new suit I bought yesterday afternoon, sir. Of course, I could have bought a finer one, but I thought this would answer."

"It is all right. It looks well on you. Have you introduced yourself to Mr. Smart, my cashier?"

"No, sir. I've spoken to nobody in the office yet but Dick Cunningham, the marker. He introduced himself when I came in."

"Well, I want you to send my stenographer, Miss Haley, in here. You will find her at a table in a corner of the counting room. On your way back you can stop at the cashier's desk and make yourself known to him. I spoke to him yesterday about you."

Rob hurried into the counting room and told Miss Haley that Mr. Drew wanted her, and then he went up to the cashier's desk.

"Mr. Drew told me to introduce myself to you, Mr. Smart," said Rob. "My name is Robert Lake."

"All right. I've got your name and address. By the way, when I want you my signal will be three buzzes on your bell. Understand?"

"Yes, sir."

"That is all."

Rob returned to his seat in the waiting room and kept his ears and eyes open. Presently a stout man entered the room and walked toward the door of the private room. Rob hurried over to him and asked what he could do for him.

"Is Mr. Drew in?"

"If you will give me your name and an idea of your business I will go in and see."

The gentleman laughed.

"You're a new boy here, I see. You can tell Mr. Drew that Havelock wishes an interview with him."

"All right, sir."

Rob went inside and told the banker that a gentleman named Havelock was outside and wanted to see him.

"Let him come in whenever he calls, Rob. He's my representative at the Exchange."

So Rob ushered Mr. Havelock into the private room. In a few minutes there was another caller who wanted to see the banker. He had such a swell look that Rob merely asked him his name and carried it inside.

"I will see him in a moment," said Mr. Drew. "Take a note of his face and admit him whenever I am disengaged."

As soon as Broker Havelock came out the other gentleman was shown in. Presently Rob's bell buzzed and he promptly answered the call.

"Take these notes to the different addresses on the envelopes. The Mills Building is on Broad Street, the Vanderpool on Exchange Place, near New, and the Astor is at the corner of Wall and Broadway. Remember them, for you will often have to take messages to brokers who have offices in those buildings."

Rob took the notes, put on his hat and started out to make a record trip of his first one. He was so fortunate as to find two of the brokers in their offices; the third was at the Exchange, and he went there to deliver the message. Just as he was about to enter the Exchange by the main

doorway where the brokers went in, his sharp eye caught the words "Messengers' Entrance" near the end of the building.

"Came near showing how green I am at the business," he said to himself, as he hustled over to the proper entrance.

He found a crowd of brokers on the floor. He joined them, and noting the fact that an attendant hunted up the brokers for them, he asked for the gentleman to whom he had to deliver the note. The broker showed up presently and Rob handed him the message. There was no answer and the boy made haste to get back to the office. He delivered the one reply that he brought back to the banker, and then retired to his seat. He was kept on the move up to one o'clock, when Mr. Drew said he could go to lunch. The young messenger only took fifteen minutes to consume a sandwich and drink a glass of milk and was back in his chair again. The cashier called him into the counting room and sent him to a stationer's on Nassau Street, and when he returned Mr. Drew was back and waiting for him to take another message to the Mills Building. At three o'clock Dick Cunningham chalked up his last quotation, put on his hat and told Rob that he was through for the day. Half an hour later Rob was told he could go home himself, and thus ended his first day's experience as a Wall Street messenger.

CHAPTER V.—Rob Catches a Thief.

Rob did so well during his four days of probation that Mr. Drew complimented him at the end of the week, told him that he might consider himself a fixture, and that his wages till further notice would be six dollars. At the end of three months the banker was so pleased with his work that he was satisfied there wasn't another messenger in the Street who could hold a candle to Rob. At the end of six months Rob decided that he and his aunt had lived long enough on Cherry Hill, and persuaded her to move to a cheap flat uptown on the East Side. Mrs. Grant gave up working like a slave at home on factory work, which paid but a poor remuneration, and turned her hand to dressmaking.

It was uphill work for her to get customers at first, and for many weeks she had a hard struggle to keep the pot boiling on her nephew's wages and what little she earned herself. Things, however, gradually got better with them. Rob got another dollar added to his wages, and work began to come his aunt's way. And so two years passed away since the day our hero made his first appearance in Wall Street as a messenger, and many changes took place in that time. Rob secured Tim Walker a job as a messenger, and Tim was mighty proud of his new occupation. Tim still lived in the Cherry Hill tenement, for his father was a longshoreman, and that neighborhood was convenient to his business.

They were still chums, although every day marked a wider difference between them. Rob had made it his business to study Wall Street and its methods thoroughly almost from the day he made his debut in the district. As soon as he

was sure of his job at the bank he began to regard the financial district as his legitimate sphere of action. While he faithfully attended to his duties, he kept his eyes and ears open with a view to the future that he was gradually mapping out for himself.

When not otherwise employed Dick Cunningham mark up the figures on the blackboard, and after a while he began to keep track of the ups and downs of the more active securities traded in at the Exchange. He studied the market report daily, and sometimes was able to figure pretty correctly which way some stock was likely to go. He might have been tempted to speculate in a small way himself on the strength of the knowledge he was acquiring if he had had any money to do it with, but money and Rob were hardly on speaking terms. An hour after he got his pay envelope on Saturday it was in his aunt's hands, and generally he did not even see the color of the money he earned. But as times grew better with Mrs. Grant, Rob began to find himself supplied with small sums of pocket money.

Rob was well liked by all the brokers with whom he came in contact. He proved himself one of the most gentlemanly messengers in the Street, and many a broker would talk to him in a friendly way who would not think of wasting his time on another messenger. It happened that one day a broker for whom he had done several favors stopped him on the street.

"Got any money lying around loose, Lake?" the broker asked him.

"No, sir; I wish I had."

"That's too bad. If you had \$50 I could show you how you could double it."

"Then I'm sorry that I haven't \$50. I'd like to double that very much indeed."

"You have a father and mother, haven't you?"

"No, sir; they're both dead. I'm living with my aunt, and she's the best little woman in the world."

"How long have you been working for Mr. Drew?"

"About two years, sir."

"He seems to have a splendid opinion of you."

"I'm glad to hear it. I've tried hard to deserve it, and I hope to hold on to it."

"There isn't much danger but what you will. Well, if you should be able to get even \$25 together within the next or four days let me know, and I will put you next to something that will double it for you."

"Much obliged to you, Mr. Clarke, but I'm afraid there is very little chance of such luck for me. Some day I expect it will be different, but it will take time to get there."

"Well, you can't expect to begin to make much money yet."

"If I had a little capital to start with I think I could start the ball rolling."

"I suppose you mean you would try to make money speculating in stocks. I hardly think you would succeed on your own responsibility. It is a game of chance with the cards mostly stacked against you. You would probably lose nine times out of ten, except when you got hold of a tip such as I had some idea of giving you. But of course it's no use to you without a little money to back you."

The broker walked away, leaving Rob to deplore the fact that he wasn't worth a dollar, and wasn't likely to be worth many dollars in the near future. When he got back to the office there was a note waiting for him to take to the Johnstone Building, and so he started out again.

The broker he had to deliver the message to had his office on the third floor, and the elevator soon dropped him off at the entrance to the corridor on which the trader's office faced. He noticed a smoothly-shaven man, with green goggles over his eyes, standing about midway of the corridor, looking over some papers. Rob paid no attention to him as he hurried past, though the man with the green lamps regarded him quite sharply. The young messenger had to wait several minutes for an answer to the message he brought. When he stepped out into the corridor again his attention was attracted by a struggle going on between two men near the elevator.

As he approached them, wondering what was up, he saw that one was the man in the green goggles, and that the other was a well dressed portly individual, with a heavy gold watch-chain across his vest. Both men had hold of a Russian leather satchel, and that seemed to be the object of the scrap. The man with the goggles saw Rob coming, and the boy's presence spurred him to fresh action. He suddenly pulled back and struck the stout man a heavy blow in the face, at the same time snatching the satchel from his fingers and darting for the stairs, down which he disappeared like a flash, taking two steps at a leap. The portly man fell in a heap, half stunned, against the elevator, just as Rob reached him.

"Help! I've been robbed!" he gasped.

At that moment an elevator cage came gliding down.

"Stop!" roared Bob.

The man shut off power and swung open the door. The boy sprang in, crying:

"Down, quick! A robbery has been committed and the thief is flying down the stairs. I must cut him off or he will escape."

The elevator man seemed to grasp the situation. He yanked the lever over and down shot the cage toward the ground floor.

"Who was robbed?" he asked Rob, for he had not noticed the fallen man where he lay against the side of the elevator casing.

"I don't know who he is, but the thief knocked him out and——"

Rob said no more, for the cage reached the ground floor at that moment, and as the man pulled the door open the young messenger darted out. He saw the thief springing down the last few steps of the staircase with the satchel swinging in his hand. A score of people were coming in and going out of the main entrance at the time, but no one paid any attention to the man.

Rob went through the crowd with a rush, pushing people aside without attempting an apology, and sprang upon the back of the man with the green goggles as he was going through the doorway.

They went to the ground in a heap, and as Rob straddled his prisoner, a crowd gathered about them and considerable excitement ensued.

CHAPTER VI.—Rob's First Deal And How It Turned Out.

"Let me up or I'll kill you!" hissed the man in the green goggles, struggling violently to unseat his young captor.

"I'll let you up when a cop comes along to take charge of you," replied Bob, coolly, digging his knees into the rascal's sides in order to maintain the advantage he had gained. The fellow thrust one hand into his breast, flashed out a short, ugly looking knife and made a lunge with it at Rob's breast. The boy, however, was not caught off his guard. He grabbed the man's wrist as the point of the blade pricked his skin, and held it with a vise-like grip. The crowd around the pair had now increased to a mob, almost stopping ingress to and egress from the building. Opinion as to the merits of the case had been divided until the man drew his knife, and then the tide turned overwhelmingly in the boy's favor. The man's arm was seized by two of the spectators, drawn back and the weapon forced from his grasp.

A detective forced his way to the scene of the disturbance, and to him Rob explained the situation. The thief put up no defence. He just lay there and glared vindictively into the boy's face. The detective slipped a pair of handcuffs on the rascal's wrists.

"You can get off of him now," he said to Rob, and the young messenger got on his feet. The man with the green goggles was yanked on his legs by the officer. At that moment the stout gentleman who had been robbed of the satchel appeared on the scene.

"Here's the gentleman now," said the boy to the officer. "He's the owner of that satchel."

The gentleman was greatly excited, and the first thing he did was to make a grab for his property. The detective however interposed:

"One moment, please," he said. "I want to understand this thing. Do you lay claim to this satchel?"

"I do. It belongs to me. It was snatched from my hand by that rascal on the third floor of this building. He struck me down and got away with it. Who caught him?"

"This boy. What is your name?"

"Edward Lester. I'm a lawyer, with offices at No. — Broadway."

"You positively identify this man as the person who assaulted and robbed you?"

"I do."

"Very well. You and the boy will have to accompany us to the nearest police station, where you will have to make the charge against him."

The procession took up its line of march for the police station. Naturally it attracted a good deal of attention, and received many additions from the boys who caught on to its meaning. Only the principals in the affair were admitted to the station, where they lined up before the sergeant's desk. Mr. Lester accused the prisoner of assault and robbery. Rob corroborated his statement.

The man with the green goggles had nothing to say in his own behalf. His pedigree was taken down and he was sent to a cell. Lawyer Lester tried to recover his satchel, but was not

successful. He put up a strong protest, but it availed him nothing. Rob accompanied him up the street after they left the station.

"I'm under great obligations to you, my lad," the lawyer said. "But for your alertness and pluck I should in all probability have lost the satchel altogether. My inability to get it back from the police will occasion me considerable loss, but for all that it will be nowise as bad as if the rascal got away with the satchel and its contents. Let me have your name and address. I want to send you a reward for your services."

"I'm not looking for a reward, sir," replied Rob. "I don't think I did more than my duty in trying to prevent that man from getting away with your property."

"Nevertheless, you are entitled to some evidence of my appreciation, and I should not be satisfied unless I made you a suitable acknowledgment."

Rob gave his name and business to the lawyer, and they parted at the entrance to the Globe Building. Mr. Drew was in his office when Bob re-entered the bank. After laying the answer he got from the broker in the Johnstone Building on his employer's desk, the boy explained the cause of his lengthy absence.

"Well, Rob," replied the banker, after reading the note, "I'm bound to say that you did the right thing to follow that rascal. It is clear to me that if you hadn't acted so promptly he would have made his escape with the satchel, and it is a question whether the police would have found it such an easy matter to catch him afterward. Those green goggles were evidently a disguise, and probably he wore a wig as well, so that any description you could have furnished of his personal appearance was almost certain to be faulty. By capturing him with the goods on you simplified the whole matter. In time he'll be sent up the river, and the lawyer will recover his property."

On the following morning Mr. Drew called him in and handed him a letter that had come in the early mail. The envelope bore the imprint of Lawyer Lester. Rob opened it and found a note and a check made out to his order for \$250.

Rob was surprised as well as delighted at the size of the reward.

"Auntie will be tickled to death when I hand her this money after I cash the check. We never had so much money as this in the house—no, not a quarter of it. She can put it away against some future emergency."

An hour later he had to go to the Tombs Police Court to appear against the man with the green goggles. Subsequently, while on his way to the Exchange, he met Broker Clarke again.

"Oh, Mr. Clarke," said Rob, with some eagerness, "I've got hold of a little money since I saw you last. You promised to tell me how I could double it."

"Yes, so I did. Will you promise me not to let the information go any further than yourself?"

"Yes, sir, I promise."

"All right. I'm giving you a valuable tip in strict confidence, remember. Buy C. & O., which is now ruling at 47, on a five per cent margin,

and hold it till it goes up to 60. Then sell and you will make a good thing for yourself."

After giving him this information in a low tone the broker passed on.

Fairly enchanted with the idea of making so much money in a stock deal, Rob, as soon as he had completed his business at the Exchange, made a bee line for a little banking and brokerage house on Nassau street, that made a specialty of taking the accounts of small speculators, and stepped up to the margin clerk's window.

"I would like you to buy me 50 shares of C. & O. on margin," he said to the slim, genteel looking young man who attended to stock transaction.

"Who for?" asked the clerk.

"Myself."

"That's quite a deal for you, young man," he said. Then, after looking up his market report and making some figures he added:

"Have you \$235?"

"Yes, sir."

"Hand it over, then."

Rob produced the check for \$250. The clerk shook his head.

"We can't accept that without identification. Are you Robert Lake?"

"Yes, sir."

"Do you know anybody here who will identify you?"

"No, sir."

"Then you'll have to get the check cashed and bring the money if you wish to put your deal through."

"All right," replied Rob, rather disappointed. "I am known at the bank it is drawn on. I'll go there and cash it. I hate to have to waste the time, but I suppose I'll have to."

"You certainly will," answered the clerk, turning away.

So Rob hurried back to Wall Street and went to the Manhattan National Bank, presented the check and got the money. Then he rushed back to the little bank again.

"Here's the cash," he said to the clerk. "Put the deal through and give me \$15 change."

The transaction was soon concluded and the boy returned to his own bank feeling that at last he had a personal interest in the market. After that he watched the blackboard in the office with unusual attention, for C. & O. was one of the stocks that was daily posted up there. The later quotations that day showed an advance of half a point in the value of C. & O., and next day the stock went to 49. The third day saw it up to 50 3-8, much to Rob's satisfaction, and he figured out that he was already about \$150 to the good. It hung around 51 for two days, and then the boom set in, when, in the course of a few hours, it went to 58. Next day it opened at 58 5-8, and went to 62 3-8 before Rob got a chance to run around to the little bank and order his shares sold. Then he sat down and computed that his profit amounted to \$750.

"Why, I'm worth \$1,000!" he exclaimed, joyfully, hardly believing that such good luck was his; but the next day he found that there wasn't any doubt of the fact, for his check from the little bank called for a trifle over \$1,000.

CHAPTER VII.—Rob Gives Tim And His Aunt Another Surprise.

Rob looked at his check fully a dozen times that day. To be worth such a sum as \$1,000 was something that the boy hadn't dreamed of realizing for a long time, and yet here it was a positive fact.

He met Tim Walker at the quick lunch house where they both took their midday meal when business permitted them to take the time for it.

"Hello, Tim!" he said, slapping his friend on the back. "You seem to be piling into that beef stew as if you were hungry."

"I am hungry, betcher life. I didn't have much breakfast this morning."

"Why not? Get up late?"

"No, but my old man cleaned up about everything there was in the house this mornin', and I came in for what was left."

"Your father works hard when he's busy and has a big appetite. He can eat as much as you and me together."

"I should say he can. He worked all day yesterday and all night, too, so he was mighty hungry this mornin' when he came home. That's how I got left."

"How would you like to be worth \$1,000, Tim?" said Rob, who felt that he couldn't keep his good fortune to himself.

"Why don't you ask me how I'd like to be a millionaire? I never expect to be worth a thousand."

"What would you say if I told you I was worth \$1,000 at this minute?"

"I'd say you was talkin' ragtime."

Thereupon Rob related to Tim the circumstances leading up to his acquired wealth and his chum listened spellbound, finally making the remark:

"You were mighty lucky to catch the thief. He came near puttin' his knife into you, though. If he had, you might have been an angel by this time instead of bein' worth \$1,000. Say, you ought to treat a feller to a show on the strength of that."

"I mean to. We'll go somewhere Saturday night."

"All right," replied Tim. "You're a brick!"

The boys having finished their lunch, paid their checks and went back to their offices. Rob got his check cashed before he went home. He took a certificate of deposit for \$900 and \$100 cash. When he reached home he handed the bills to his aunt.

"There a present for you, Aunt Mary," he said.

"Why, where did you get all this money, Bob?" she asked in surprise.

"Made it in the stock market," he replied.

"You did?"

"Yes, auntie, and I've got \$900 more, if anybody should ask you," whereupon he showed her his certificate of deposit.

"Why, Rob, how could you make all this money? It's a little fortune."

"Well, I'm going to tell you all about it," and he explained how the lawyer gave him the \$250, and how he had used that in a stock deal and made \$750.

"It's wonderful," was the little woman's comment.

She did not ask him what he was going to do with the \$900, which she regarded as a big sum of money, for she had perfect confidence in his ability to take care of it.

She felt grateful to him for remembering her to the extent of the \$100.

In her opinion he was the best boy in the world, and had more than repaid all the care and attention she had given him. Rob, on the contrary, did not believe he could ever fully repay all the love and kindness she had lavished on him, but he meant to make her life as happy as he could make it. The possession of \$900 all his own money aroused all the ambitious instincts of his nature. With this little capital he meant to get ahead in the world, as rapidly as possible, and as the stock market offered the most enticing road to that end he now gave his attention more to the study of Wall Street affairs than he had ever done before.

CHAPTER VIII.—Trapped.

Rob found as the days went by that nobody was seemingly anxious to hand him out another sure pointer on the stock market. A good many so-called tips came his way, but he didn't have confidence enough in them to use them, and it was just as well that he didn't, for he found that most of them would have dumped him on the wrong side of the market. This made him wary of pointers that had no solid backing to them, and they were about the only kind that flew around loose in the financial district. One day, however, after watching a certain stock for several days, he came to the conclusion that it was on the eve of a rise. He did not expect that it would pan out anything very big, but believed it was good for half a dozen points, at any rate. The name of the stock was M. & N. and it was then going at 60. He bought 100 shares, and five days later his judgment was vindicated by the price going up to 65 1-2.

He sold out at that figure, and realized a profit of \$500. That was so satisfactory that he kept his eyes wide open for another chance of the same kind. Nothing, however, turned up for nearly four months, when one day he found out on the very best authority that a number of traders had formed a pool to boom R. & S. This stock had been selling low in the market for some time, owing to unsatisfactory traffic conditions, which caused the passing of the semi-annual interest on the common stock. It was now quoted at 62, and Rob bought 250 shares, the margin taking nearly all of his money. It was about this time that the man with the green goggles, who had been in the Tombs all this time because he couldn't get bail, was brought to trial for his crime in the Johnstone Building.

A few days before the time set by the judge a man walked into Banker Drew's office and asked for Rob.

"That's my name," said the messenger.

"You're the boy who nailed Jim Larkin that day when he tried to get away with the lawyer's catchel, aren't you?" the visitor said.

Rob admitted the fact and looked at his questioner searchingly. He didn't like the looks of

the man, and he couldn't understand what his object was in calling on him.

"Well, Jim Larkin is a friend of mine," said the caller. "He's got a wife and six small kids, and they ain't got along very well since he's been in jail."

"What have I to do with that?" asked Rob.

"Well, you'll be a witness against Jim at the trial which comes up next Tuesday, and your evidence is sure to send him up. That would kill his wife, and then the six kids will have to go to the Children's Society. Now, suppose you didn't testify at the trial, Jim would stand a show of gettin' off. The lawyer's evidence would be unsupported, and Jim could swear that he wasn't the man, and that his arrest was a mistake."

"How could he when the satchel was found in his possession?" replied Rob. "At any rate, I've got to appear at the trial. I've been subpoenaed."

"S'pose you have? You could go out of town for a week, couldn't you, if I made it an object for you to do so?"

"No, I couldn't. I'm not going to put myself in a hole to oblige you. I don't know you, anyway."

"My name is William Darby."

"Well, I'm not acquainted with you. You have no right to come here and try to induce me to keep away from the trial of James Larkin. A detective called on me day before yesterday, and told me I'd have to be on hand at the Court of Special Sessions, Part One, next Tuesday morning, and I've got to be there. If Larkin has a wife and six children I'm sorry for them. He ought to have thought of them before he committed the crime of which he is accused. So far as he is concerned I haven't any sympathy for him. He drew a knife on me, and it was not his fault that he didn't stab me. He deserves to be sent up."

"He didn't know what he was doin' when he did that. He says he's sorry he did it, and he hopes you'll be easy on him."

"When I go in the witness chair I'll have to tell the truth."

"I'll give you \$100, and pay all your expenses, if you'll make yourself scarce next week."

"No, you won't do anything of the kind," replied Rob, firmly.

"Then you mean to appear against him in court?" said the man almost fiercely.

"I can't help doing it, whether I want to or not."

"You can help it by not bein' in town when the trial comes on."

"And when I came back what would happen to me? You must take me for a fool!"

"If you appear against Larkin you'll get into trouble," said the visitor darkly. "He's got friends who'll make things hot for you. Better accept my offer and you'll act sensibly."

"I don't want to talk to you any more on the subject. Why don't you give that \$100 to Larkin's wife? She needs it, by your account. That would be doing the right thing instead of trying to bribe me with it. There's my bell now. I can't talk with you any more anyway."

Rob rushed into the private office, while the

visitor, with a smothered imprecation, took his departure.

On Monday night about eight o'clock there was a sharp ring at the front doorbell of the flat where Rob lived. His aunt pushed the button, but nobody came up. The bell continued to ring, and finally Rob went downstairs, thinking that Tim Walker might be there and didn't want to come up. He found a sallow-faced man at the front door.

"Did you ring our bell?" asked Rob.

"If your name is Rob Lake, I did."

"That's my name. What do you want?"

"Your boss wants to see you at his house on important business," said the man. "He sent a cab for you."

This statement looked suspicious to the young messenger. He couldn't think of any reason why Mr. Drew should want to see him at his home. It didn't look reasonable on its face.

"Did you bring a note to that effect from Mr. Drew?"

"No. What do you want a note for? He told me to fetch you."

"I'd like some better evidence than your word," replied Rob coolly.

"Ain't my word good enough?" demanded the man angrily.

"It may be good enough but if Mr. Drew really wanted me to go to his house he'd send me a note."

"That is as much as to say you doubt my word," replied the stranger in an ugly tone.

"You needn't get mad over it. I am merely telling you that your errand is rather irregular."

"Are you goin' or ain't you?"

"No, I'm not going on a mere verbal request."

"Then you'll be up ag'in it tomorrow when you get down to your office."

"You needn't worry about that."

"All right, I'll tell your boss what you said, that you won't come," said the man making a sign with his arm. The door of the cab opened and a man got out. He walked to the doorway where Rob and the caller were talking. The boy recognized him at once as the visitor who had called on him at the bank on the Friday previous and introduced himself as William Darby, a friend of Jim Larkin, the satchel thief whose trial was to take place next day.

"Well, what do you want?" asked the young messenger.

"I want you," said Darby. "I want to take you around to see Jim Larkin's wife and kids."

"I don't know that I have anything to do with them," replied the boy.

"When you see them maybe you'll change your mind about bein' hard on Jim."

"I don't see how that will make any difference in my evidence at court. I've got to state the facts, for I'll be under oath."

"Oh, there is more than one way of killin' a cat. When you see a woman and six kids starvin' to death all because her man is in jail you'll feel like helpin' her out of her trouble."

Rob, however, was very suspicious of the man's intentions, and he judged that he and the man who said he called to take him to Mr. Drew's house were trying to work some trick on him, so he flatly refused to go with either.

As soon as he had delivered his ultimatum,

both men suddenly seized him by the arms and started to drag him toward the cab. Rob struggled with them, and wrenching his arm from Darby, struck that individual a heavy blow in the face, and then tried to repeat the performance on the other man. Before he could land successfully Darby hit him a stunning blow in the temple. Taking advantage of the boy's dazed condition they hustled him across the sidewalk and into the cab. Darby followed him inside, while the other chap mounted to the box, seized the reins and drove off down the street at a rapid pace. Jim Larkin's friend took a handkerchief from his pocket, saturated it with a sweet smelling liquid from a bottle and pressed it over Rob's mouth and nostrils. Inside a minute the young messenger was unconscious and at the mercy of his captors.

CHAPTER IX.—Rob Strikes for Freedom.

The cab drove to the Ninety-second street ferry and boarded a boat. That landed the vehicle at the foot of Fulton street, Astoria. The cab was then driven along Fulton street, thence into Main street, along which it took its way toward Flushing. The cab finally stopped at a lonesome looking house on the outskirts of the town of Flushing. It had once upon a time been a prosperous roadhouse, but was now on its last legs, being a mere cheap gin mill and a resort for amateur prize fighters and shady characters. In a barn behind the house one-horse glove contests that went the limit were often pulled off without the knowledge, or at least the interference, of the police.

Cheap sports patronized these mills whenever they got the tip, and they generally got the worth of their money. Rob was taken up into the garret of the house and after his arms were tied behind him he was left to recover his senses. It was about two o'clock in the morning when he began to take an interest in his surroundings. He found himself in the dark, lying on a rude bed, with his arms secured. His first impression was one of astonishment at the extraordinary state of affairs.

"Where the deuce am I, and how did I get here?" he asked himself in a dazed way.

Recollection gradually reassured itself, and he began to have a dim idea that he was the victim of foul play. In a short time he was sure of it, and then he began to wonder what kind of a problem he was up against.

"It's a job to keep me away from the trial of Jim Larkin, that's what it is," he figured out. "I don't imagine that it will do them any good, but it's bound to subject me to a lot of trouble and inconvenience. They never would have gotten me to this place if they hadn't doped me. It will be tough if they intend to keep me tied up in this fashion till they get ready to let me go. I must try to get free myself and give them the tip. I suppose I'm somewhere outside of New York, but I guess I'm not a great way. If I could get out of this house I'd soon be able to find my way back, and probably have these chaps arrested and put through for abducting me."

Rob was a boy of action, and he lost no time

in trying to get his arms free to begin with, but the job had been well done and he found the task hopeless.

"I'll have to have patience and watch my chance," he said, as he lay back on the bed, tired with his unsuccessful exertions. "In the morning I may find out just what plans those rascals who carried me off have with respect to me. I don't see that I can do anything more for the present."

In a little while he was asleep, and did not awake until long after daylight. Then he saw that he was in the attic of a house. The unfinished room, whose ceiling was peaked, was about thirty feet long by twenty in width. There were two small windows in front, two on one side and one in the rear. The shutters of all were closed tight, but the sun filtered through the slots of those on the side. Rob arose from the bed and went to each window in turn, but he couldn't see beyond the inside of the shutters. All the window sashes were well nailed, two of them being let down about an inch to admit the air. The floor of the place was uncarpeted, and the entire furniture consisted of the bed in the middle of the floor, two rickety-looking chairs and a common deal table. Rob, after making a complete survey of the room, returned to the bed and lay down to await developments. In about an hour the one door connecting with the room was opened and William Darby entered with a tray in his hands on which were two plates containing food and a cup of coffee. He placed it on the table and went to the bed.

"I see you're awake," he said, with a malicious grin. "How did you pass the night in your new quarters?"

"How do you suppose I passed it?" replied Rob, looking him steadily in the face. "I guess you think you've done a smart thing by kidnapping me so that I can't testify at the trial of your friend."

"I told you that you'd get into trouble if you persisted in appearin' as a witness against Jim. If you'd taken up my offer you'd been paid while you stayed out of town."

"I wouldn't take your offer up now if you repeated it," replied Rob. "As it is, I'm not responsible if I don't show up at court, but you'll be held responsible for keeping me away."

"I'm not worryin' about that, young feller."

"How long are you going to keep me here?"

"Not very long. I'm goin' to ship you to sea in a day or two. Then you'll be out of the way for some time to come. How do you like the idea, my laddybuck?"

Rob didn't like it for a cent. It was something he hadn't bargained for.

His case was evidently much more serious than he had figured on.

"Do you really mean that?" asked the boy, with a sinking at his heart.

"I do. The matter is all arranged. The skipper of an Italian barque bound for Genoa has agreed to take you and make you work your way across. When the vessel gets to Genoa you'll be taken up the country somewhere and kept a prisoner for some time. Possibly you'll never return to this country. That's the programme, now sit up and eat your breakfast."

"How am I going to eat with my hands tied?"

"I'm goin' to untie them."

It immediately occurred to Rob to attack the man and make a break for liberty as soon as his hands were free. Darby, however, wasn't taking any chances on such a thing, for as soon as Bob got to the chair he produced a thin line and bound him firmly to the seat. Then he released his arms. Rob was disappointed. He saw that if he expected to escape he had his work cut out for him. There was nothing for him to do now but eat what the man had brought and saw wood. He proceeded to do it. His appetite being in no wise impaired by his troubles he ate and drank all that was in sight, the man watching him in silence. Darby gathered up the dishes and started for the door.

"Are you going to leave me tied to this chair?" asked Rob.

"Yes. I don't care to let you be at liberty. You might give us trouble. You're safe that way, so you'll remain so."

Thus speaking, the man left the room, and Rob heard him lock the door after him.

"This is mighty pleasant—I don't think," Rob said to himself, not at all satisfied with the condition of things. "This is the first hole I ever was in, and it looks like a pretty deep one. If that scoundrel gets me aboard of an outward bound vessel I'll be in a pretty bad fix. A good many moons are likely to pass before I get back to New York again. Auntie is surely in a great sweat over my disappearance. She'll notify the police, but unless they can get a clue to my whereabouts I don't see how they're going to find me. I think it's up to me to get away myself, if I can. Mr. Drew will also be in a sweat when I don't show up at the office as usual. He'll be sure to send one of the clerks, or a messenger, up to the house to find out what the trouble is. Then there'll be the dickens to pay at the court, too. They'll have detectives out looking for me and they might even have to adjourn the trial. Well, I can't help all this. I'm not staying away because I want to."

Rob started in to see if he could release himself from the chair. He found that he couldn't reach the knots, which were at the back. As he desisted to consider what he should do next he suddenly bethought himself of his penknife. This was in his trousers pocket, unless the rascal had removed it while he was unconscious. With a thrill of hope he felt for it and found it.

"By George! This is luck, for fair! The rascal made a mistake in thinking me safe in this chair. Had he tied my arms as they were before I would have been helpless, but with my hands free, and this knife in my fingers, it will be as easy for me to get free as rolling off a log."

He was about to cut the cord when he paused.

"How will I get out of this room if I do have the use of all my limbs? The door is locked and the windows are nailed up."

That was certainly a serious problem. Suddenly an idea struck Rob. The man would no doubt fetch him some dinner about noon. When he thought it was about time for him to appear he could take the chair, or a slat from the bed, hide where the door when it was opened would conceal him for the moment, and then knock Darby down with his weapon. A heavy

blow would put the fellow out of business for a while, and he could seize the opportunity to make his escape from the room and the house. One difficulty presented itself, and that was—Could he get away in broad daylight? Perhaps it would be better for him to delay the crisis till night, when Darby brought his supper. But suppose the rascal tied his hands after dinner and released him from the chair, then he would have lost his chance. He hardly thought the man would do this, and finally decided to risk it. Darby didn't show up till one o'clock, and then he brought Rob's dinner, as the boy expected he would. He placed the tray on the table and then examined the boy's bonds. Finding them exactly as he had left them he appeared to be satisfied that his prisoner was a fixture. He had little to say, and Rob was just as well pleased, as he didn't care to hold any conversation with the fellow. The young messenger ate his dinner and then Darby carried the empty dishes away, locking the door after him. Rob was now encouraged to believe that he stood a good chance of escaping when his captor showed up again.

He was in no hurry to free himself, thinking that Darby might take it into his head to revisit him during the afternoon. He did not, however, and the afternoon wore slowly away. The sunshine shifted around to the front of the house, and finally died out altogether. When dusk began to fall, Rob judged the time had come to get ready for business. In five minutes he was free of his bonds. It was with a feeling of great relief that he stood up and exercised the muscles of his arms. Then he moved the chair where the door when open would hide it. After that he went to the bed to see if a slat was available. He had his pick of several and took one of them.

"I'll bet that will make his head ache," said Rob, regarding the weapon with satisfaction. "So he's going to ship me to sea, is he? Not if I know it, he won't. He deserves all that's coming to him."

It was dark when Rob heard steps on the attic stairs once more. Judging that Darby was coming he nerved himself for the encounter. He was not wrong. A key rattled in the lock, the door swung open and his captor strode into the dark room with a tray on which was the boy's supper and a candle for him to eat it by. Rob stayed his hand till the rascal put his load down on the table, for he did not care to raise any more racket than was necessary. Then he slipped behind the man and struck him a heavy blow with the slat. Darby fell to the floor like an ox stricken in the shambles and lay perfectly motionless.

CHAPTER X.—Rob Rescues Elsie Lovell.

Rob went over him with wildly beating heart. He was afraid he had killed the man, and that made him anxious. The boy knelt down and felt Darby's heart. He found that it was beating, and experienced a feeling of great relief.

"I guess I'd better tie him to the bedpost. He might come to his senses any moment and arouse the house before I succeeded in getting away."

So Rob tied him in the most satisfactory way and left him.

"When he recovers I'll bet he won't think I'm such an easy mark after all," the boy chuckled. "Now to leave the house."

He put on his hat, took a few rapid bites of his supper, drank the coffee, and then with the candle in his fingers he left the room, closing and locking the door after him. He cautiously descended the stairs to the floor below. Here his candle was extinguished by a draft of air, and that left him in the dark, for there was no light on the landing. A gleam, however, came from the door of a room at one side. Believing the apartment had an occupant, and not wishing to arouse attention, Rob crossed on tiptoe to the head of the next stairway. As he was passing the door he heard a tearful girlish voice exclaim:

"Please do let me go home. You have no right to keep me here a prisoner. Papa and mamma will be so worried about me. How can you be so wicked as to keep me away from my home?"

"Shut up, will you!" snorted a coarse woman's voice. "You'll stay here till your folks stump up the price we want for you, d'ye understand?"

"Oh, dear, oh, dear! How can you be so cruel? Let me go home and I'll promise to send you whatever money you want."

"You'll promise," replied the woman, sarcastically. "I think I see myself taken in by such tommyrot. No, no; when the money is paid down in good bills and no questions asked, Miss Lovell, then you'll go back to your people, but not till then, if you stay here till your hair turns gray."

"You're a wicked old woman, and you'll be punished some day for treating me this way. My father will have the country searched for me, and you'll go to prison."

"Tut, tut! All the detectives in the city of New York will never be able to find out that you're here. You're as good as dead to the world, miss. So stop your snivelin' and eat your supper, or it'll be wuss for you."

The unfortunate captive broke out into a fresh fit of weeping, and then Rob heard a couple of slaps followed by a scream of pain.

"Stop I tell you!" snarled the woman. "Stop, or I'll beat you black and blue."

Rob heard the girl sob and then cry: "Please don't hit me again."

His hands clenched and he debated with himself whether it wasn't his duty to rush to her rescue at any hazard to himself.

"It's some poor girl who has been abducted and is being held for ransom," he muttered. "I must rescue her even at the risk of being recaptured myself."

Then he listened as the woman spoke again.

"I'm goin' downstairs for a minute. If you haven't eaten your supper by the time I get back I'll take it away and you'll get nothin' till mornin'. I'll break that high spirit of yours afore I've done with you, I promise you. Now, mind, I'll be back in a minute, so make the most of it if you don't want to go hungry to bed."

Rob saw that the woman was coming out, so he darted back up the attic stairs in order to avoid detection. The door opened and a hard-looking woman came out. The boy only caught a fleeting glimpse of her ere she shut the door and turned the key in the lock, but he saw enough to convince himself that she was a tough customer. She walked leisurely downstairs and

finally he heard a door bang after her somewhere below.

"Now's my chance to try and help this girl," Rob said. "I believe that old virago left the key standing in the lock. If she did I'll have that girl out in a twist of a lamb's tail."

He glided back to the door, felt for the key and found it in the lock as he had supposed he would. He turned it, opened the door and entered the room. A very pretty girl of sixteen turned her tear-dimmed eyes upon his face in a startled manner. She was seated at a table on which was a tray with dishes containing food, but she hadn't touched a morsel of it.

"Quick, miss," said Bob. "Put on your hat and follow me. I've come to save you."

She looked at him in a dazed way, as though she did not comprehend his meaning, and he had to repeat his words, adding: "You can trust me, miss. I'm escaping from this house myself. Come without delay, and I'll see that you get to your home."

She realized at last that he was a friend in need and jumped to her feet with little cry of joy.

"Will you take me home, oh, will you?" she asked, clasping her hands together.

"Sure, I will. But you must not delay. That woman may be back any moment."

Her hat was hanging from a hook and she seized it, together with a short jacket. Rob rushed her from the room, shut and locked the door. As they were about to descend the dark staircase, Rob heard a door open below and the woman's voice say:

"I'll be back in a minute, Luke, just as soon as I look after that little vixen upstairs."

Then the door banged and steps were heard in the lower hall.

"Oh, she's coming back!" palpitated the girl. "What shall I do?"

"Don't be frightened," whispered Rob. "I'll stand by you and defend you. Just you trust me and I'll save you. Come, creep up that stairway a short distance, and be ready to run down to me when I call you. What's your name?"

"Elsie Lovell."

"Mine is Hob Lake, and I work in Wall Street."

He said that to reassure the trembling girl, and then gently pushed her up the attic stairs. The woman was coming up in the dark, breathing heavily from the exertion. Rob held his breath as she stepped on the landing within a few feet of him. The woman had no suspicion that any one else was on that landing. She unlocked the door behind her. Rob heard her exclamation of surprise when she didn't see the girl at the table.

"Where have you hidden yourself, you little cat?" she cried, angrily. "Show yourself or I'll take the strap to you."

Rob took advantage of the moment to softly lock the woman in the room. He removed the key, dropped it into his pocket, and then called the girl down. While the woman, unconscious as yet of her predicament was searching under the bed the prisoner she thought was hiding there, Rob and the trembling Elsie were hurrying down the stairway. From the landing of the second floor they continued on to the ground floor. Here Rob struck a match to study his

surroundings. The front door was before him with the key in the lock. There were two bolts that were shot. Rob drew back the bolts, unlocked the and opened the door. As he led his fair charge outside and shut the door he heard a vigorous banging and screeching going on upstairs.

"We have no time to lose, Miss Elsie," he said. "The old woman is raising the dickens of a row upstairs where I locked her in the room."

They were soon standing in the middle of a road with the lights of many houses winking at them in the near distance. Toward the lights Rob hurried his companion, and as he went along he told her the outline of his own story—how he had been abducted from his own home the night before and how he had just managed to effect his escape from the attic.

"I was on my way downstairs when I heard you crying in that room, and appealing to that woman to let you go home. I decided that you, too, had been kidnapped and were being held for a ransom, and I determined to assist you to escape. I am glad to know that I was able to get away, and before very long you'll be safely back with your parents."

"You are so brave and good," fluttered the girl, as they hurried along. "Papa will pay you well for your trouble."

"No, he won't," replied Rob stoutly. "What do you think I am? Do you suppose I would accept a reward for saving you from such a fix?"

"But papa is rich. He's a banker."

"I don't care how rich he is. He can't pay me for doing my duty. How came you to be abducted?"

"I came over to Brooklyn to visit my aunt. I had only been at her house a little while when a cab drove up to the door. The driver rang the bell, and told the servant that he had been sent to fetch me home in a hurry, as my mother had been suddenly taken ill. We all believed he told the truth, and so I got into the cab and he drove off. But not toward the ferry, though I did not pay much attention at the time, for I was worried about mamma. I know we must have gone a long distance when I began to wonder why we had not crossed the bridge. I could not do anything, and so the cab went on till it reached that house we just left. I was forced inside and then realized that something was wrong. I was carried up to that room on the third floor and locked in. I screamed, but no one paid any attention to me, and there I have been since till you came to free me."

"When were you carried off from your aunt's house?"

"Early yesterday afternoon."

"Then you have not been a prisoner a great while."

"But I've suffered dreadfully while I was in that house."

"Never mind that now. You'll be home soon. Where do you live in New York?"

"At No.—Madison avenue."

"I'll take you there before I go home myself. I'd like to know where we are. Evidently somewhere on Long Island, from your statement. However, we'll know very soon, for we're almost at what seems to be a good sized town."

In five minutes they were walking up a street

with small stores here and there on either side of the way. At the first of these Rob made inquiries that developed the fact that they were in the town of Flushing. He then asked his way to a car that would take them to the nearest ferry. In a short time they were aboard of one, with a long ride before them. Elsie felt very grateful to the plucky boy who had come to her rescue.

She liked his frank, good looking face, and was soon talking as freely to him as though she had known him all her life. As for Rob he was quite taken with the pretty girl he had saved and did his best to make himself solid with her, which was not a hard matter under the circumstances. By the time they reached Manhattan they were great friends. He took her to her home, but would not go further than the door with her, as he said he was anxious to get home and relieve his aunt's anxiety.

"But you will call on us, won't you, very soon?" she pleaded.

"Certainly, if you wish me to."

"Why, of course, I wish you to," she insisted. "Papa and mamma will want to thank you. I will tell papa that you work for Banker Drew, in the Globe Building. Don't forget our number," she said as the servant opened the door and she rushed inside, the surprised and overjoyed woman closing the door after her.

Then Rob went home and surprised his distressed aunt by dashing in upon her almost without warning, and hugging her to beat the band. After that he told her the story of his abduction, and how he had managed to escape that evening. He also surprised her with the account he gave of the rescue of Elsie Lovell, the daughter of a Wall-Street banker, who had been a prisoner in the same house. His aunt told him that the police were looking for him.

"A messenger was here from your employer, and another from the district attorney's office. I told them how I had not seen you since you went downstairs to answer a ring at the bell, and that I feared something had happened to you."

"Well, never mind, auntie. I'm home again, and I'll set everything all right tomorrow. I must run around to the police station now, report my return and put the detectives on to that house on the outskirts of Flushing."

Accordingly, Rob put on his hat and left the flat. After the captain of the precinct had listened to the young messenger's story he telephoned to the Flushing police to raid the old roadhouse. Rob then returned home and went to bed.

CHAPTER XI.—In Which R. & S. Proves To Be a Winner.

When Rob turned up at the office next morning the clerks, with whom he was quite popular, wanted to know where he had been the day before.

"There was a court officer here looking for you," said the cashier. "And in the afternoon a detective from the district attorney's office called. The Larkin case had to be adjourned till this morning, as your evidence was regarded as of the

utmost importance in securing a conviction. I hope you'll have a good excuse to offer the judge, for your absence from court is a serious matter."

"I have the best excuse in the world, replied Rob.

"I'm glad to hear it," answered the cashier.

When Mr. Drew appeared at the bank Rob went into his private office and told him the cause of his involuntary absence from the city. The banker expressed his astonishment at his messenger's adventure. He also complimented him on his courage and tact in rescuing the daughter of Banker Lovell.

"The papers yesterday had the news of the abduction of the girl from her aunt's home in Brooklyn, but no clue had been found as to her whereabouts. By freeing Miss Lovell and taking her home you have made a good friend for yourself in Banker Lovell, who will not fail to show his gratitude to you in some substantial way."

"I don't object to his friendship," replied Rob, "but I'm not looking for any favors from him for getting his daughter out of a bad fix. I didn't do any more than my duty. The girl was in trouble, and I stepped in and helped her out of it. I'd do that for any one, whether he or she was rich or poor."

"You showed the stuff you're made of in face of an emergency, and you deserve the highest praise. I must telephone the district attorney's office and let them know that you are back and will appear in court this morning with a satisfactory explanation."

Rob told his story to the assistant district attorney, who had charge of the Larkin case, and he explained matters to the judge when that personage appeared on the bench. The kidnapping of so important a witness in the case was not likely to do the prisoner any good as things had turned out. As soon as the lawyer for the defense got wind of the true facts he had a consultation with Larkin and advised him to plead "guilty," as the easiest way out of a bad box.

"If you don't," said the lawyer, "in case you're convicted, and I'm afraid you will be, the judge will give you the limit. By saving the court the trouble and time of a trial you may get a lighter sentence. At any rate, your friends made a great mistake in running off with the witness, and are likely to pay a high price for the act."

Accordingly, Larkin put in a plea of guilty, and the judge remanded him for sentence. Two days later he got six years at Sing Sing. William Darby and the others implicated in the abduction of both Rob and Elsie Lovell were not found when the Flushing police raided the roadhouse. They were fortunate enough to take time by the forelock and vanish to parts unknown. When Rob returned to the bank from the court he found Banker Lovell with his employer. He was called into the private office, and there Mr. Lovell expressed his gratitude for the services the boy had done for him and his family. He wanted to give Rob a check for \$5,000, but the boy refused to accept it. Banker Lovell was much pleased with Rob's manly attitude, and assured him that if he could ever be of service to him he would gladly grant him any favor he might ask.

"As my daughter is very anxious to see you

again, and Mrs. Lovell is also desirous of adding her thanks to mine, I hope you will find it convenient to call at my home some evening very soon," concluded Banker Lovell.

"I will do so, Mr. Lovell. If to-morrow evening would be convenient I will call at eight o'clock."

"Very well," replied the banker, "we will expect to see you to-morrow evening."

He then shook hands with Rob, told him that he would be glad to see him any time at the bank, and then the boy withdrew to his chair outside. While the young messenger was awaiting a call to carry a message he bethought himself of R. & S., the stock in which he was so vitally interested. He had bought it at 52 and the tape now recorded sales at 54, which was quite satisfactory to him, as it meant that he was already \$500 to the good. On the following evening he kept his engagement to visit Banker Lovell's home. He was received by Elsie, who had on her best gown, and was looking unusually sweet.

She gave him a very warm welcome, once more expressed the gratitude that she felt toward him, and then laid herself out to entertain him. If Rob had been impressed by the girl's good looks on the night of her rescue, he could not fail to be sensible of the added charms that she showed off on this occasion. He thought her the loveliest girl he had ever met, and thought he did not tell her so in words, his manner showed that he was deeply interested in her. She, on her part, also showed that she was not insensible to the many advantages possessed by the good-looking young messenger, so it seemed to be a case of mutual admiration on both sides.

Mrs. Lovell came into the room soon and Elsie introduced Rob to her. She was very gracious to the boy, thanked him with much feeling for rescuing her daughter from her serious predicament, and assured him that he would always be a welcome guest at their home. The banker also made his appearance later on and treated the boy with much consideration. Altogether, Rob spent a very pleasant evening with the Lovells, and when he rose to go he received a very pressing invitation to call again soon. Elsie accompanied him to the door.

"Now, you will come soon again, won't you?" she said in a tone that showed she meant it.

"I shall be glad to do so, Miss Elsie," he answered, much pleased.

"Suppose you come next Wednesday," she said.

"All right. That will suit me as well as any other evening."

"Then I shall expect you, remember," she said, holding her hand out to him.

"I will be sure to be on hand," he replied.

Then he bade her good-night and left. Before Wednesday came around R. & S. stock got a lively move on and went up to 60 in an hour. Its sudden rise put the brokers in a ferment of excitement, and there was great doings at the Exchange that day. It closed at 62 and opened next morning at 62 3-8. At noon it was going at 68, and by two o'clock it reached 72 5-8, at which figure Rob ordered his share sold. It didn't take much figuring on his part to show that he had cleared \$5,000 on the deal, and he was as happy as a clam at high tide.

"It's just like finding money," he said to himself.

That same afternoon a messenger from Tiffany's jewelry store delivered a package at the bank addressed to him. On opening it he found a splendid gold watch and chain, the gift of Mr. and Mrs. Lovell, and a pearl and diamond watch-charm to go with it, from Elsie herself.

"I'll look swell with these on," he said to himself, as he examined his expensive presents. "They're altogether too nice for a messenger boy to sport around the Street, so I'll keep them for Sunday wear."

He showed them to Tim that day on their way up Nassau Street.

"That watch is all to the good," said Walker, regarding it with wistful eyes. "I'd be satisfied if somebody would give me a silver one."

"Would you?" replied Rob. "Then I'll see that you get a good one. I've just made another haul in the market and I feel liberally disposed. At any rate, you're my particular friend, and I can't do much less for you than supply you with something that will be useful as well as ornamental."

"Are you really going to give me a watch?" said Tim, with glistening eyes.

"I am. You shall have it to-morrow afternoon as sure as your name is Walker."

"You're a brick, Rob. The gang will have a spasm when I show it to them. I'm afraid they'll think I'm too high-toned for Cherry Hill. How much did you pull out of the market?"

"I'd hate to tell you, Tim, for fear you'd have a fit."

"How is that?"

"It was quite a sum. I made \$20 on every share of the stock I had."

"How many shares did you have?"

"I won't tell you exactly, but I had more than a hundred."

"Then you made over \$2,000?"

"I did."

"Gee! You're a capitalist for fair," said Tim, a bit enviously.

Next afternoon Rob presented Tim with a first-class silver watch and chain, and took home \$400 to surprise his aunt with. And he did surprise the little woman, to whom the sum looked like a small fortune.

CHAPTER XII.—Rob Decides To Become a Banker and Broker.

A few weeks later Rob, finding that everything pointed toward a rising market, looked around for some good stock to speculate in. He selected D. & G., and bought 500 shares at 72. In a week the whole line of stocks began to advance and D. & G. went to 75.

He bought 300 more shares at that price, and in three days it was selling at 80. Rob then concluded that it was time to sell out, and did so. His combined profits on both deals amounted to \$5,500 and raised his capital to \$11,500. As soon as he saw the market weakening again he began to think of selling a few hundred shares of the same D. & G. for future delivery, expecting to be able to buy it in at a price that would give him a profit. He was encouraged to do this by a conversation he overheard between a couple of

brokers who had the reputation of being very accurate judges of the way the market was likely to go. So he sold 1,000 shares of D. & G. at 79.

A week later the market took on a heavy slump and D. & G., in sympathy with the other stocks, went down. Rob bought in the 1,000 shares at 73 and cleared \$6,000 by the operation. He was now decidedly fascinated with the Wall Street game of chance.

"I don't see any use of my continuing as a messenger at \$9 per week when I can do so well by trading in futures," he said to himself. "Here I've made about \$10,000 in a few months, and I've had to skin around at a lively rate to find the chance to carry my deals through successfully, for I can't afford to neglect my duties at the bank. It would pay me ever so much better to get a small office and work the market on my own hook. 'Robert Lake, Banker and Broker,' would look fine on a frosted glass door, and it's my ambition to see it there. A capital of \$17,500 isn't so much to start out with, but I'll soon add more to it, while at the same time I'll gradually work my way into a good paying business. I may be only a little over eighteen, but I have a whole lot of confidence in my ability to succeed. Many of the most successful men in the Street started out as messenger boys, and to-day they have fat bank accounts, while other messenger boys merely graded themselves up to ordinary clerkships and are scratching around to support their families in any kind of style. I believe in getting ahead in the world as fast as I can. The only way to do that is to either work yourself into a fat job or get to be your own boss. As I don't see my way to a fat job, which takes strong influence, as well as ability to secure and hold, it remains for me to make my own future. It might look funny for a boy like me to hang out his shingle as a banker and broker, and no doubt the people down here would consider it a good joke, but I don't care for that, nor what people may think. A boy has as much right to start out for himself as a man has, and many a boy has done so and turned the laugh on those who made fun of him."

The more Rob thought the matter over the more determined he became to start his own business. By this time he was no such close terms of intimacy with Elsie Lovell that he ventured to take her into his confidence on the subject. He talked so enthusiastically and so convincingly about his prospects backing his position up with the evidence of his past successes under disadvantageous circumstances that she fell right in with his plans, and gave him all the encouragement in her power.

"Papa will help you get a start," she said. "I'll speak to him about it."

"Not on your life, Elsie," replied Rob, promptly. "I don't want anybody to give me a start. I mean to depend entirely on my own efforts. After I get going, if you father can put any business in my way, I'll accept it gladly. I'd be a fool if I didn't; but I don't want any other kind of help. I want to be able to say that I am the architect of my own fortune. There's a whole lot of satisfaction to a fellow in after life to know that. At any rate, it gives one confidence in his own ability if he can make things go of his own accord."

"Then you don't want papa to know that you're going into business for yourself?"

"I don't care whether he knows it or not. After I'm started he can drop in and see me if he wants to, and size me and my establishment up. Whatever he can do for me in a business way will go, but nothing else."

"I suppose I may call and see you, too?" she said, archly.

"I shall consider it an honor to welcome you to my office."

"Thank you. You are very kind to say so."

"Not at all, Elsie. I consider you the finest little girl in the world, and in my opinion there's nothing too good for you."

"Dear me, how nice you say that," she replied, laughingly.

"Do you believe I mean it?"

"Why, of course I do," she answered, with a little blush. "I hope you'll always have such a good opinion of me."

"Don't you worry about that. I couldn't help having a good opinion of you. You are always so nice to me, considering I'm not rich like yourself, just one of the common people, you know, that I couldn't find words enough in the dictionary to suitably express what I think of you."

"Oh, dear! If you flatter me so much I'll be sure to become conceited."

"I don't believe you're built that way. You're too nice——"

"I won't hear another word," she said, putting her hand over his mouth.

Rob seized her fingers and kissed them, and then looked a bit confused at his boldness, while she colored vividly.

"I hope you aren't offended," he said, after a pause.

"Oh, no. I couldn't be offended at you."

"I'm glad to hear that. I think I'd better go before I commit any more breaks like that."

"Oh, no, you mustn't go. It's early yet."

"Still, I think I'd better remove myself from temptation. You're looking so pretty to-night that if I stay much longer I'll forget myself and kiss you."

Elsie flushed right up to her hair.

"Are you angry with me now?" he asked edging a bit closer to her.

"No," she answered, softly.

Sure of it?"

"Quite sure."

"But you'd be angry if I—if I kissed you, wouldn't you?"

She made no reply, but looked very intently at the carpet. He slipped his arm around her waist. She did not draw away. Then he bent his head down to hers.

"May I kiss you?" he asked, boldly.

There was a pause, then she turned her face up to him, and he didn't ask for any other permission. The next hour was the happiest one they ever passed in their lives, for though the word "love" was not mentioned between them, each knew that the other shared in the sentiments that moved their young hearts. A month later Rob surprised Mr. Drew by tendering his resignation as messenger at the bank.

"Why, Rob, do you really intend to leave Wall Street after getting so nicely started? I'd sooner lose almost any other member of my establishment than you."

"I'm not going to leave Wall Street, sir. I'm going into business on my own account down here."

This answer amazed the banker.

"Going into business on your own account?"

"Yes, sir. It may strike you as funny, but I don't look at it in that light."

"What business, may I ask?"

"Banker and broker," replied Rob, with some dignity.

Mr. Drew whistled softly. If his messenger had said he was going down to the Battery to jump off into the bay because he had been disappointed in some love affair the banker couldn't have been more surprised.

"I suppose you think I've slipped a cog, Mr. Drew, but I haven't. I've been thinking the matter over for the last three months, and now I'm going to act on it."

"I presume you know it takes some capital as well as experience to embark in such a business," said the banker, with an amused smile.

"I have a small capital, and the experience I expect to get."

"You are certainly thinking of making an early start."

After some further conversation Mr. Drew saw that his messenger was thoroughly in earnest, so he decided that the boy had better have his own way and learn by actual experience how Quixotic his project was.

"I'm sorry to lose you, Rob, but I guess you'll come back again when you see that it is quite out of the question for a boy of your years and experience to make even a start at such a pretentious business as a banker and a broker. I, myself, did not think of branching out until I was nearly thirty, and then I had an uphill fight of it for many years."

"Well, sir, I'm prepared to take my chances, and I do not expect to fail."

Mr. Drew did not ask Rob how much capital he had, but judged that it could not be very much. He thought it doubtful if the boy would be able to hire anything better than desk room in some office, and presumed that was what he was going to do. Rob, however, had no intention of sharing an office with anybody else, and so as soon as the ensuing week was up, and he had severed his connection with Mr. Drew, he looked around for a suitable office. He found a corner room on the third floor of a big office building. The rent struck him as being pretty steep, but on inquiry he found that the price was the customary one for a third floor office overlooking the street. The agent, however, refused to rent it to a boy.

"Won't you rent it to me if I get satisfactory reference?" said Rob.

"Well," hesitated the agent, "if you'll get a responsible man to guarantee the rent till the first of next May you can have it. Otherwise I must refuse you."

"Will Banker Lovell be satisfactory?" asked the boy.

"Will he stand for you?"

"I'm going to ask him to."

"All right. Bring me a written guarantee from Mr. Lovell and the office is yours till May 1."

Rob hurried across the street to see the banker. He was at once admitted to that gentleman's

sanctum, and without loss of time stated the object of his visit.

"You promised to do me a favor if I ever asked one of you, Mr. Lovell," he said.

"I did, and I stand by my promise. What is it you want me to do for you?"

"I want to rent an office in the Ajax-Building. The agent won't let me have it without I can get somebody to guarantee the rent, although I am financially able to make good. Will you furnish the guarantee?"

"Certainly; but tell me what you want an office for? Have you left Mr. Drew?"

"I have left Mr. Drew and I am going into business on my own account."

"What kind of business?"

"Banking and brokerage."

Mr. Lovell whistled just as Mr. Drew had done. The idea of a messenger boy proposing to branch out for himself in such a business was almost too ridiculous. He kept his thoughts to himself, for he had a great regard for the manly young fellow who had done such a great service for his daughter and then refused pay for it, and he did not intend to hurt his feelings. After studying the boy's face for a moment or two he began to question him as to his reasons for making the venture. Rob surprised him by explaining how he had made \$18,000 out of the stock market in a few months from a capital of \$250 received from Lawyer Lester for saving his satchel that morning from the man with the green goggles. The boy further impressed the banker by his resolute, straightforward way of talking business, as well as the intelligent manner in which he seemed to regard the pros and cons of his projected venture. After an hour's interview Mr. Lovell came to the conclusion that the experiment Rob was about to tackle was not so ridiculous as he had thought. He seemed to be a man in everything but years, and so thoroughly in earnest as to win the sympathy and encouragement of the banker in the end.

"Well," said Mr. Lovell, "if you fail it won't harm you to any great extent, and you may be able to hold on long enough to establish yourself in a small way. But you can't expect to do any banking business for some time to come. You will have to confine yourself largely to personal operations in the market. If you hold out you may be able to build up a brokerage business in time, and afterward, when you get a footing and more capital, you can add banking to your business. I will assist you in any way I can, and you can come to me at any time for advice when you feel that you need it."

Rob thanked him for his encouragement, and taking the written guarantee that the banker handed him, he went back to the agent and secured the office, paying down the first month's rent.

CHAPTER XIII.—Rob Opens Up.

Rob lost no time in having his office fitted up with a desk, a rug, a small safe, three chairs, a railing to divide the room in two parts, and such other furnishings as would give the place an air of business. He hired a painter to letter the following legend on the frosted glass of the door: "Robert Lake, Banker and Broker. Stocks and Bonds Bought and Sold on Commission."

A broker named Isidore Goldbeck occupied the two large rooms adjoining Rob's small office. He was a member of the Stock Exchange, and he carried on quite a large mail order business, advertising extensively in all the more important financial journals. He came along while the sign painter was at work.

The man had got as far as "Robert Lake, Banker and Broker."

Goldbeck stopped and surveyed the painter's work. Then he began to wonder who Robert Lake was.

"Must be some new man from Philadelphia, or Boston, or Chicago," he said to himself. "I must make his acquaintance. I should like to unload some of the stock I've been carrying for some time because nobody in the Street wants it. The only chance I'll have to work it off will be on some stranger new to little old New York. The last man who occupied that office was pie for me. I cleaned him out of \$10,000. He was an easy mark. I hope this will be another."

With those words he entered his office. Rob was inside putting the final touches on his establishment. While he was thus engaged the door opened and Tim Walker entered.

"Hello, Tim, come up to see my den?"

"Yes," replied Tim, without any great enthusiasm.

Rob noticed the tone of his voice, and looking at him sharply saw that he appeared to be down in the mouth.

"What's the matter, Tim?" he inquired. "You look as if you'd been eating something that disagreed with you."

"Lost my job," returned Tim, with a disconsolate expression.

"What for?"

"I lost an important message on the street, and the boss was so mad that he bounced me right off the reel."

"That's hard luck," said Rob, in a sympathetic tone.

"Don't you want to hire a messenger?" asked Tim, with a faint smile.

"I'm afraid if I hired one it would only be for show at present. Not having any business yet, a messenger would be a costly luxury."

"I'm willin' to run any errand for you till I get another job," said Tim.

"All right. I'll give you a dollar a day to act as my assistant until you strike a position. That will help you out, and I can afford it whether I have anything for you to do or not."

"You're a brick, Rob. You've always stood by me, and I'm ready to do the same for you, bet yer life," said Tim, earnestly. "You've got a fine little office, all right. I s'pose you expect to work up a business here in time."

"That's what I'm out for, Tim."

"You'll be called the boy banker and broker of Wall Street," grinned Tim.

"I don't care what I'm called as long as I can keep the ball rolling."

"I'll bet you'll keep it rollin' somehow. You're about as smart as they come."

"Thanks for your good opinion, Tim. Now, I think I can give you a small job to do for me. Go over to Bangs & Co., stationers and printers, on Broad Street, and see if they've got my cards and other printing done. Take your time, for there's no rush."

Ten minutes later there was a knock on the door.

"Come in," said Rob.

The door opened and Isidore Goldbeck entered. He looked around the office curiously and then said:

"I just dropped in to see Mr. Lake. When is he likely to be in?"

"He's in now. My name is Lake."

Broker Goldbeck stared at him incredulously.

"Do you mean that you are Robert Lake, banker and broker?"

"Yes, sir. Will you take a seat and let me know how I can serve you?"

Mr. Goldbeck sat down and stared at Rob some more.

"I hardly expected to find that you were a—that is, so young," he said.

"Well, sir, I hope to be older some day. May I ask your name?"

"Isidore Goldbeck. My office is next door. I always like to get acquainted with my neighbors. So you have started in business for yourself?"

"Yes, sir."

The trader regarded him with a thoughtful eye, as if sizing him up.

"Have you made arrangements with any broker to act for you at the Exchange?"

"Yes, sir," replied Rob, who had made a deal with Broker Clarke, the gentleman who had given him his first tip.

"Are you doing anything in mining shares?" asked the trader.

"Not as yet, sir."

"I have several blocks of first-class mining shares I would recommend to your attention. Come in and see me by and by, and I will show them to you. They are sure winners, all of them, and were left with me for sale by customers. I am so busy that I have hardly time to give much attention to them. If you would like to make a stake I can let you have these shares cheap. I should say you would be able to double your money in a month."

"I will give your offer my consideration," replied Rob, politely.

He knew Goldbeck by reputation. He was considered a pretty slick broker, and one who had gotten the best of many of the sharpest men in the Street. Rob consequently was wary about doing business with him. Rob grinned as soon as the door closed behind his visitor.

"I'll bet he thinks I'm an easy mark. He has no idea that I am on to his methods. He'll do his best to work some old unsalable stock on me when I go in to see him. He'll only fool himself, not me. A fellow can't be too foxy when dealing with Mr. Goldbeck."

A few minutes later Tim returned with a package. Rob then asked him to look after the office while he went over to the Exchange to take in things from the visitors' gallery.

ed to boom C. & O. This stock at present didn't look very good as an investment, as the road was reported to be in the dumps, with little prospect of a rise from its low-water mark.

For that reason the syndicate had selected it for a coup. All this Rob had learned, and he was anxious to turn the information to his profit. He had also learned something about a mining stock called "The Ne Plus Ultra."

It had been popular on the Curb some months before, and sold as high as \$2 a share, with prospects of going to \$10, when the bottom unexpectedly dropped out of the mine and the price had dropped to 25 cents a share, with few takers at that figure. Rob overheard a prominent Curb broker tell a friend that he couldn't do better than buy all the shares he could of the stock, as a new lead had been struck in the mine, announcement of which fact would be made in a few days, when the price was sure to go to a dollar or over. Rob, on the strength of that, determined to buy some shares himself if he had any money to spare after getting in on C. & O.

C. & O. was going at 29, and he decided to buy 5,000 shares through Broker Clark if it was possible to get that amount. That would leave him money enough to buy a few thousand shares of Ne Plus Ultra at 25 cents.

"I think I'll call on Mr. Goldbeck and see if he has any for sale. It would give me a whole lot of satisfaction to buy the stock from him and have it go to a dollar afterward. How he would kick himself," said Rob to himself, with a chuckle.

He also wondered if he could buy a ten-day option on 5,000 shares of C. & O. from Mr. Goldbeck. He decided to try and do so. So, leaving Tim in charge of his office again, he walked into his neighbor's office and asked for him. After a brief conversation the trader went to his safe and brought out certificates of various mines, most of which were a drag on his hands. Among them was a certificate for 5,000 shares of Ne Plus Ultra Mining & Milling Co.

"There," said Mr. Goldbeck, spreading them out, "I can offer you bargains in all of these. There's one I can highly recommend," he added, pointing to the "Golden Dawn" certificate of 3,000 shares. "It's selling now at 18 cents. I'll let you have it for 16 cents. That's \$480 for the block. I'll warrant it will be up to 30 in three months. Then here is the 'Little Giant.' I'll let you have this block of 20,000 shares of \$1,000. That's 5 cents a share, and it's like finding money to get it at that price. You ought to clean up \$2,000 on that inside of six months. I can not bother with such small things, as I can use my money to better advantage in the regular market."

"What are you asking for that Ne Plus Ultra?" asked Rob, almost eagerly.

"I'll sell you that for 25 cents a share. That's what it is going at now."

"Isn't that the mine that the bottom fell out of some time ago?" asked Rob.

"To be frank with you, Lake, it did slip a cog, and dropped from \$2; but it's sure to go up again. It's a bargain-counter sale at a quarter a share."

"I wouldn't mind giving 20 cents for it on a spec," said Rob, with well assumed hesitation.

"I don't think I could do that, for it's selling on

CHAPTER XIV.—Rob Buys Some Mining Stock and Also Some Options.

Rob was out about two hours and came back with his eyes sparkling with subdued excitement. By the merest accident in the world he had discovered that a pool of big traders had been form-

the Curb at 25 to-day. I'll tell you what I'll do. If you take the whole batch—Golden Dawn, Little Giant and Ne Plus Ultra I'll knock off a nickel on the latter."

"No," replied Rob, shaking his head. "I've only \$1,000 I can spare on mining stocks."

"Then take the 20,000 Little Giant. That's just \$1,000," said Mr. Goldbeck, shoving the certificate toward him.

Rob, however, wouldn't consider anything but Ne Plus Ultra, and finally, after considerable haggling, Goldbeck let him have the 5,000 shares for 23 cents a share.

"Now, Mr. Goldbeck, what I really come in to see you about was C. & O. Could you sell me an option on 5,000 shares? If so, what will you charge me for, say ten days?"

"You want an option on 5,000 shares of C. & O.?" said Mr. Goldbeck, in surprise.

"Yes, sir, if you are willing to let me have it at a reasonable rate. It is now going at 29. What do you want for it on a ten-day option? I haven't the money to pay for it now."

"I'm not in the habit of dealing in options," said Mr. Goldbeck, "but I don't mind accommodating you. Just wait a moment."

He looked up his market report, made some figures on a pad and told Rob he could have the option at 35, with a deposit of five per cent. of the current value of the stock. Rob shook his head.

"I'll give you 32," he said. "That's the best I can afford."

The trader came down to 34, but Rob said 32 was his limit. Finally, after some argument, Mr. Goldbeck reduced his price to 33.

"Is that the best you will do?" asked Rob.

"That's the best."

"Then I can't make the deal," said the boy banker, rising. "Send one of your clerks in with the Ne Plus Ultra certificate and I will pay him for it."

"Hold on a minute," said the trader.

Broker Goldbeck went outside and had a talk with his confidential bookkeeper and cashier, and the result was that he came back and said he would sell the option for 32.

"Write it out at once, then," said Rob. "I will go in and get the money. Five thousand shares at 29, the current value, is \$145,000. Five per cent. deposit will amount to \$7,250. The option calls for 32, which will amount to \$160,000. Deducting the \$7,250 deposit I will owe you a balance of \$152,750. Is that right?"

"Quite correct," replied Mr. Goldbeck. "I'd like to sell you 5,000 more at the same rate."

Rob said nothing, but went back to his office for the money. He returned with \$8,750, of which \$1,000 went to pay for the Ne Plus Ultra certificate. Mr. Goldbeck counted the bills, and finding them all right, handed Rob the certificate for 5,000 shares of mining stock, the option, and his receipt for the deposit. As soon as Rob had them in his hands he said:

"You said you'd like to sell me another option for 5,000 shares of C. & O., didn't you? Well, I'll take it."

Mr. Goldbeck was staggered by his ready acceptance.

"Say, have you heard anything about that stock?"

"I did," replied Rob, coolly. "I heard that it was likely to go up inside of ten days. That's why I bought the option."

"What's your authority?"

"Well, I can't give you my authority. I might say that it's the general opinion in the Street that it will go up."

Mr. Goldbeck looked at the boy. He knew that the "general opinion" of the Street amounted to nothing. He had not heard any general opinion expressed about a possible rise in C. & O. If this boy banker was buying on the strength of the general opinion of the Street it was certainly the easiest mark he (Goldbeck) had ever run across. It was almost a shame to take his money. On the other hand, the trader figured that if Rob had inside information that was reliable, and C. & O. was really going up, say to 40, it would still pay him to sell the option to the boy, because he could go right out and buy the stock at that moment for 29, hold it for the ten days, according to the option, and no matter what the stock might go to he'd make the difference between 29 and 32, that is, three points, or \$3 a share profit. If he gave Rob a second option for 5,000, his profit would amount to \$30,000, less the interest on \$290,000 invested, or tied up, for ten days. That was not to be sneezed at. Accordingly, he wrote out the second option and Rob got the money to pay for it. Rob returned to his office in high feather. He was sure that C. & O. would be above 40 inside of ten days, and he was also confident that Ne Plus Ultra stock would be worth in a few days much more than 23 cents a share. As soon as Rob left his office Mr. Goldbeck turned over the money and the three transactions to his cashier to record, put on his hat and went out to see what he could learn about C. & O. He spent more than an hour looking the matter up, but could find no indication that there was likely to be any advance in the stock. In fact, everything pointed in the other direction.

"That boy must be a fool," he said to himself. "Somebody has been giving him a stand-up about the stock. It isn't worth while buying the 10,000 shares. They'd cost me \$290,000 and I'd have to hypothecate them to raise the price. That boy's deposit of \$14,500 is as good as in my pocket for keeps. If the stock should start to rise it will be time enough for me to think of buying it in. It's my opinion he'll never call for the shares. Where would he get \$305,500 to pay for them? No, no, if the price doesn't go above 32 he'll let the options expire by default and I'll be in his money, at any rate. That boy is a rich thing!"

CHAPTER XV.—Rob's Ultimatum.

Three days passed and C. & O., instead of advancing even a fraction of a point, went down to 28. Mr. Goldbeck chuckled when he saw the quotation. His cashier, who had an interest in his business, also chuckled.

"That boy is a chump," said Mr. Goldbeck, complacently.

"He's a rank one," coincided Mr. Parkman, the cashier.

"It was great luck, his taking that office next to ours," said the trader.

"It was," agreed Mr. Parkman, rubbing his hands together.

"We can consider that we've made \$14,500 out of him, besides getting rid of that block of Ne Plus Ultra. I wonder if he's got any more money to lose?"

"I hope he has, and that we get it," grinned the cashier.

An hour later, when Mr. Goldbeck was coming from the Exchange, he saw some excitement among the Curb brokers. He asked one of the brokers what was in the wind.

"Ne Plus Ultra has taken a sudden jump," replied the Curb trader. "A rich vein of ore has been discovered in the mine, and the news had come from Goldfield fully confirmed. All hands are trying to get in on it, and the price is going up like wildfire. It will easily reach a dollar a share by the time the Exchange closes."

Mr. Goldbeck gasped. He had sold Rob 5,000 shares at 23, and it was now at 63 and going higher. The boy had simply fallen into hog luck, and it made the trader mad to think he had thrown away such a good thing.

"Maybe he hasn't heard about the rise yet. I'll call on him and see if I can buy that certificate back."

Accordingly, Mr. Goldbeck lost no time in calling on Rob.

He found the boy in.

"By the way, Lake, have you sold that Ne Plus Ultra yet?"

"No, sir. I found nobody wanted to give more than 24 for it, and so I'm holding on to it. You said it was sure to go up."

"I won't go back on my word," replied Goldbeck, "but it may be months before it rises. I've got an order for 5,000 shares. If you want to sell the certificate back to me I'll give you—well, I'll give you as high as 30, so that you'll make a good profit on your investment. I always like to do the fair thing with my friends."

"I am much obliged to you for your liberal offer, Mr. Goldbeck," replied Rob; "but, on the whole, I don't think I'll sell the stock. I can afford to keep it for six months, if necessary."

Rob hadn't heard about the rise as yet, but the fact that Mr. Goldbeck wanted to buy the stock back at an advance of seven cents a share on the price he had sold at gave the boy the impression that the trader had heard something about the new lead that had been discovered in the mine. Naturally Rob didn't propose to have Mr. Goldbeck profit by the news. He had been looking for the rise every day, and his object was to make all the profit there was in it himself, and make the trader feel sick that he had sold the stock on the eve of the rehabilitation of the mine. Finding the boy was firm in his refusal, Mr. Goldbeck raised his offer by degrees to 50 cents a share, but it did him no good, so he left Rob's office in disgust, knowing that the boy banker would presently learn of his good luck. Rob did hear of it shortly afterward, when Ne Plus Ultra was going at 96, and he laughed quietly to himself at Mr. Goldbeck's evident discomfiture.

Tim was still acting as his office boy and general assistant, and he told him about his luck.

"Gee! There's no flies on you, Rob," grinned Tim. "I guess it will be a pretty chilly day when you get left."

"I hope it will be a long time before I do get left in a deal. I can't afford to just at present."

Next morning Ne Plus Ultra went to \$1.25 and stopped there. Rob, however, decided not to sell even at that price. He believed it would go still higher in the near future. At any rate, he was \$5,000 ahead on the transaction and he was satisfied. About noon Mr. Goldbeck got another shock. A big broker appeared on the floor of the Exchange and began to bid for C. & O. shares. He offered 29, 30, 31, 32, up to 35 in quick succession, with no takers, because nobody seemed to have the stock for sale. Before Mr. Goldbeck knew where he stood C. & O. was being bid for at 40. The rapidity of its rise fairly took his breath away. Already he was out \$80,000 on those two options, and the boy he had reckoned a fool was that much ahead of the game. For the first time in his life he was rattled. He didn't know what to do. The options had two days yet to run. The stock might fall back during that time, but then if it continued to go up he couldn't tell where he would land. And to think that he was the victim of a mere boy of eighteen years. Why, if the news got out he would never hear the last of it. He knew the estimation in which he was held by most of the traders, and was well aware that the Street would hail his setback with the greatest of satisfaction. He couldn't squeeze out of the matter, for as a member of the Exchange he would have to keep his engagements or get out of the Street for good. When C. & O. reached 43, and he was another \$30,000 out, he began to see that there were powerful interests behind the stock that might send it up to any price. So fearful of incurring further loss he began bidding for 10,000 shares. Then to his dismay he found that the stock must have been cornered by the people behind it, for he couldn't secure a single share. For the next hour he acted like a crazy man, but the stock kept rising and nobody was selling. When the chairman's gavel fell at three, stopping business for the day, C. & O. reached 52, and Mr. Goldbeck was \$200,000 out so far on his options.

He returned to his office like a demented man. His cashier had already learned from the ticker how things were going, and as he was vitally interested in the result he waited nervously for Mr. Goldbeck to show up, expecting that he had bought the stock in at a small loss. When Mr. Goldbeck came in and he learned the truth he almost collapsed.

"We'll be ruined if this thing keeps up two days longer, and by a boy," he groaned.

Then both he and Mr. Goldbeck hurled a stream of imprecations at the boy broker in the adjoining office. This position was simply maddening. Finally they decided to send for Rob and try and force him to make some kind of a settlement. Rob and Tim were talking gleefully together over the situation. The boy banker had promised him a steady job, work or no work, at \$10 a week, and Tim was feeling like a fighting cock, for that was \$2 more than he had got from Millburn for running his legs off about the Street.

In the midst of their conversation one of Goldbeck's clerks came in and said that his boss wanted to see him on particular business. So Rob went in to see what he wanted.

"What can I do for you, Mr. Goldbeck?" asked Rob, politely.

"I want to know what you'll let me out of those infernal options for," said the trader.

"Let you out for?" replied Rob. "Why, they have two days to run yet."

"I know they have. But I want to settle with you now."

"But I'm not prepared to pay for the stock yet. Besides, the price may be higher two days from now. In fact, as matters stand, I'm sure the options will be worth a good deal more money than they are now."

"Never mind paying for the stock. How much cash will you take to call the deal off?"

"Then you haven't got the stock to deliver?" asked Rob, who easily understood the situation.

"Never mind whether I have or haven't the stock. Name your figure."

"My figure is \$250,000," replied Rob.

"Two hundred and fifty thousand furies?" roared Goldbeck. "Do you want to ruin me? I'll give you \$150,000."

Rob shook his head.

"I've only one price and I've stated it. You're a member of the Exchange and I can hold you to the limit of your resources. I'm not obliged to settle with you until the options have expired. But to oblige you I'll settle for a quarter of a million, as I said. To-morrow afternoon I may find it to my interest to demand \$100,000 more. Those are my terms. Take them or leave them."

CHAPTER XVI.—Conclusion.

At that moment Parkman, the cashier, entered the private room. He heard Rob's speech and it made him furious. He sprang at the boy with blood in his eyes and a howl of rage. Rob, scenting trouble, picked up a small hand bag to defend himself with. It was fairly heavy, for there was nearly \$1,000 in loose silver in it. He swung it at the cashier as the angry man rushed at him. Parkman, however, was too furious to notice such a thing as that.

He closed with Rob, and a rough-and-tumble scrap ensued between them. There was a closed door between the private room and Rob's office, and through that Tim heard the racket. He was afraid that his chum was in trouble and rushed to the side window and leaned out to listen better. He was just in time to see Rob pushed half way out of the other window by the cashier.

"Gee! What shall I do to save him?" palpitated Tim.

"Help!" cried Rob, as Parkman pressed him across the window sill.

The satchel of money fell from his grasp. Tim Walker, seeing his opportunity, snatched up a cane and, leaning out of the window, aimed a blow at the cashier. The knot of the cane hit Parkman on the temple and dazed him. Rob took advantage of his slackening grip to wriggle out of his grasp and make a break for the door. In a moment or two he rushed into his own office and locked the door.

"What was the trouble?" asked Tim.

Rob told him all that had happened in Goldbeck's office.

"You ought to have that cashier arrested for assault. It looked to me as if he was trying to throw you out of the window."

"I believe I will," said Rob, going to the telephone with the intention of calling for a policeman, when there was a nervous knock at the door and the handle was turned once or twice.

"Who's there?" asked Tim.

"Goldbeck. I want to see Lake."

"Shall I let him in?" asked Tim.

Rob nodded and Walker opened the door. Goldbeck, who had realized the seriousness of the case, began to apologize for Parkman, saying that he was subject to fits, and he hoped Rob would excuse him.

"I won't make any promises," replied the boy banker, who was indignant at the rough usage he had been subjected to.

"Let the matter drop and I'll give you your price for the option," said the trader.

"Have you got the cash?"

"No. I'll give you my check for \$100,000, and gilt-edged securities at their market rates."

"Look here, Mr. Goldbeck, I'll give you till to-morrow at eleven to bring me a certified check for \$250,000. If you fail to do so I'll sell your options at the best figure I can get. That's all I've got to say. I'm going home."

Mr. Goldbeck returned to his office to arrange about raising the money on the securities, while Rob and Tim closed the office and started for Nassau Street. At eleven next day Goldbeck appeared with the certified check, and Rob handed him back his options. The trader also had to refund Rob's deposit of \$14,500. Altogether, his deal with the boy banker left him badly crippled financially, and it was a long time before he recovered his former standing.

Rob collected the check through Banker Lovell, explaining how he had euchered Isidore Goldbeck on a couple of ten-day options. Mr. Lovell was amazed at the boy's shrewdness.

That night the boy banker paid his regular weekly visit on Elsie Lovell. He found that the banker had already acquainted his wife and daughter with the particulars of his wonderful coup. Elsie insisted that Rob was the most wonderful boy in the world.

Whereupon he kissed her several times and led her to the piano. A month later Rob sold his Ne Plus Ultra mining shares for \$5 a share, and he managed, through Tim, to let the fact reach Mr. Goldbeck's ears. The foxy old trader almost had a fit over the news. Rob's capital was now close on to \$300,000, and in the course of a few months he raised it to half a million. Then he hired a suite of rooms on the second floor of another building, and customers began to come to him. Mr. Lovell got him a competent man to organize and take charge of his banking department, and soon he managed to get quite a number of depositors to place their money with him.

When Rob reached his twenty-second year he had acquired his million, and then, as arranged between him and Elsie, he asked Mr. Lovell for his only daughter's hand. Mr. and Mrs. Lovell accepted him as a prospective son-in-law, and a year later the young people were married, and after their honeymoon settled down in their own home, with Aunt Mary Grant as a cherished companion.

Next week's issue will contain "A GOLDEN STAKE; or, THE TREASURE OF THE INDIES."

BUCKSKIN BILL, THE COWBOY PRINCE

Or,

The Rough Riders of the Ranch

By GASTON GARNE

(A Serial Story.)

CHAPTER XXII—Getting the Ponies.

"It's some bank's money," chuckled Flood, as he began to stuff the packages of greenbacks into his pockets and shirt bosom. "We'll whack it up later on, boys."

He could not carry it all, so one of the gang seized the rest, and they finally emptied the box.

All their disappointment was now turned to joy, and Flood finally said to them:

"We'll git back toward Crows' Nest now and try ter git back our nags; we can't do nuthin' on foot."

"Blow up ther car first," admonished one of the gang. "It will block the road and stop pursuit."

"Right yer be, Andy," assented Flood, with a nod. "I'm only too glad ter do this blamed road some damage."

They retreated from the car.

A terrific explosion soon followed.

The baggage-car was blown to pieces, only the remains of its running gear littering the rails.

Flood then struck off through the country, followed by his men, and by a circuitous route they finally got back to the neighborhood of the Crow's Nest station.

Here they paused and hid, for they saw that Bill's party were all there. The passengers had alighted from the cars, and surrounded the luckless station agent who had been released by Bill.

There was a conference going on at the station, and when it was over Flood saw Buckskin Bill separate himself from the rest and walk toward the timber alone.

The young cowboy prince seemed to be very nervous and thoughtful, and he plunged into the woods and leaned against a tree near where Flood and his gang were crouching.

Bill was intently gazing up the track, expecting to see a relief train coming which Porter, the operator, had telegraphed for.

"By thunder, we can capture that feller," said Flood, "an' if we gits him in our power we'll hold ther whip hand. I can't imagine how he escaped from ther snakes' den at all."

"Let's nab him," advised Dan.

"Come ahead, then, an' see that he don't yell an' alarm ther rest."

As stealthily as two beasts of prey they crept toward their victim and got behind him.

Then they pounced on him.

Flood got the boy by the throat and, hurling him to the ground, he fell upon him.

Dan rushed to his assistance.

Although Buckskin Bill fought Flood and Dan furiously he was no match for the pair, and they quickly overpowered him.

Having bound and gagged the boy, they carried him back to where the rest of the gang were waiting among the gloomy trees.

Their arrival with a prisoner created no little excitement, and when it was seen who the captive was the bandits were elated.

"All ther passengers from ther train an' this galoot's friends is at Crows Nest station a-talkin' ter Porter, ther telegraph operator, who recovered from my shot," said Flood to his men. "Ther baggage-car man has joined them, an' we've got ther money, but thar ain't ther ghost of a show ter git our mustangs, which we tied near the station, unless we show ourselves to thet gang nigh ter ther Crow's Nest deppo."

"Waal," drawled one of the men, "we've gotter hev them thar horses at any risk, Jim, or we can't git away nohow in comfort. I'm a mighty poor walker, I kin tell yer."

"Thar's only one way ter git 'em, but it's a big risk."

"Give yer plan a name."

"All hands must creep as near to 'em as yer kin, then let each one select his pony, rush out, grab him, an' ride fer Four Flush."

"If those rough-riders see us it will mean a chase," said another of the men. "It won't do to stay here, either, for as soon as they miss Buckskin Bill they will be pretty sure to go hunting for him, and we will be discovered."

"I know it," replied Flood, in surly tones.

"You'd better divide the money you got out of the baggage-car now," continued the bandit. "How much was there?"

"Six thousand dollars."

"A good haul."

"I'll whack up when we reach Four Flush," continued Flood, after a moment's reflection. "We ain't got no time ter waste now. Tie thet kid to a tree so he can't git away, an' me an' Nick will ride back this way an' pick him up after we gits our nags. Are yer all ready?"

"Ready!" came the reply on all sides.

Flood waited until Bill was secured, then cried: "Forward, all!"

They stole through the woods like a band of shadows, and presently arrived at a place from whence they could see their horses and the crowd at the station.

None of the rough-riders was mounted, which Flood considered a point in their favor, and all hands were so intent upon discussing the train robbery that they did not see the bandits creeping toward their horses.

In fact, Flood's men gained the ponies, untied them and had begun to mount before one of the cowboys happened to detect them, and gave a yell of warning to the rest.

"There's Flood's men now!" was his shout.

The outlaw scowled and, vaulting into the saddle, he yelled:

"Chuck a volley into 'em—quick!"

Bang, bang, bang! went the outlaws' weapons, and as several people sunk down wounded, the rascals dug spurs in their mustangs, gave a yell of defiance and went thundering away toward the woods.

It was several moments afterward before Bill's men recovered from their astonishment at the bold raid of their enemies, and got into their saddles.

"Ther chase has begun, Nick," muttered Flood, as he gazed back over his shoulder. "Go like fury fer ther place whar we left Buckskin Bill tied ter ther tree."

"But we won't have time to pick him up."

"I know it," snarled Flood, "but we'll have time ter fire a couple of shots inter his carcass as we pass him. I'll never have no peace while that varmint is alive."

"Lead the way. I'll go with you."

Along they rode, the rough-riders crashing on in hot pursuit, and in a few minutes they came near the place where they had left the prisoner.

The moon was shining now, and as the two villains peered among the trees they saw Buckskin Bill fastened to the cottonwood.

"Thar he is, Nick!"

"Give it to him!"

Bang! bang!

Four shots were fired as they flew by within a dozen yards of the captive boy, and Flood saw Bill's head sink forward, although not a cry came from his lips on account of the gang. It convinced him that the cowboy prince was dead.

"We plugged him!" he hissed.

"Good enough! Are you sure?"

"Waal, his head fell forward."

"A pretty good sign."

"Spur on, Nick, them rough-riders is a-comin'."

Away they went, disappearing in the dark depths of the forest a moment before a band of cowboys dashed into the clearing at one side of which Bill was secured.

They might have passed him by unnoticed, too, had he not just then given a deep groan.

One of them saw him and reined in.

"Stop!" he roared. "Thar's Bill!"

The rest looked in the direction at which he pointed and fairly hauled their mustangs up on their haunches.

Over to the boy dashed the cowboy who discovered him.

"Hey, Bill!" he shouted, as he flung himself from the saddle.

There was no reply.

He went nearer and scrutinized the boy.

Blood was trickling from a wound in his head, his face was drawn and pale, and his eyes were closed.

"What's the matter with him?" cried one of the others.

"Dead, I reckon."

"What!" chorused the rest.

Startled, they alighted and rushed over to their young boss, whom the first man was cutting free.

When they got him free of his bonds and the gag, they laid him on the grass, and one of them carefully examined him.

"Heart's beating!" he exclaimed.

"Then he lives. How did he get hurt?"

"I can only find a bullet gash on his scalp, but it's only skin deep and must have stunned him."

There was a small brook near by, and one of the men ran to it, filled his sombrero with water, and they bathed the boy's head.

Under this treatment he recovered his senses.

He gazed at his friends in silence a moment, then felt of his aching head, and asked:

"Am I badly hurt?"

"It's only a scalp wound," replied one of the men.

"Flood did it while riding past me."

"Confound him! We heard the shots, but didn't know but what they were fired at us, as we were chasing him."

"No, I was the target."

"Who tied you here?"

"I was captured by Flood and his gang, and they left me tied to a tree so they could go and recover their horses."

"And they took us unawares and got them, too, Bill."

"So I observed. More than that, they robbed the train of six thousand dollars, and they are to meet at Four Flush tonight."

"Then we'll know where to go and look for them."

"Yes. How did you happen to find me here?"

The cowboys told him.

One of them got his horse and another took care of his wound.

Bill resolved to go to the mining camp after the gang with his men. He was a game boy.

When Dandy arrived he mounted.

"There's no use of staying here any longer," he said. "I'm off for Four Flush. If this night's work don't end in the downfall of Jim Flood, I miss my guess."

"Lead on, Bill, we are with you to the end, ain't we?"

A shout of assent from the rough-riders greeted this question, and the next moment Bill rode away through the woods, followed by his men.

Four Flush was in full blast when Bill and his friends rode into the mining camp and galloped down the main street.

The boy rancher reined in when they reached a saloon called the Prairie Chicken and alighted, the rest doing the same and fastening their ponies to the hitching-bar.

"Going in here, Bill?" demanded the colonel.

"We may as well begin to search all the saloons until we land on the one that holds Flood's gang."

"Come ahead, sir; I'm with you."

They passed into the dive, but a glance around failed to show them one familiar face.

"Not here," was Bill's comment.

"Say, landlord!"

"Well, colonel?"

"I want Flood and his gang."

"None has been in here to-night, sir."

"Are you sure?"

"Oh, yes. I'm not trying to fool you."

"All right. That let's you out."

"Goin' ter have a lynchin' bee?"

"Perhaps! Perhaps," and out went the colonel after Bill; the word was passed to the rest, and then they proceeded down the street to the next saloon.

Several resorts were searched.

Nothing was seen of the gang, however.

"I don't know whether they are hiding, or whether they haven't arrived yet," remarked Bill, in some disgust, "but I'll tell you one thing, colonel, and that is, I'm not going to quit this town until I either meet that gang or find where they have gone. It's got to be a finished job, as far as I am concerned. As long as those villains are allowed to roam at large they will rob our houses and raid our cattle until we are put out of business."

(To be continued)

GOOD READING

DYING THIEF RETURNS WATCH

A year ago burglars entered the home of E. F. De Bower, president of the American Academy of Letters, Chicago, through a window, and stole jewelry, including a specially made \$800 wrist watch that enabled Mrs. De Bower, who is blind, to tell the time. There was said to be only one other watch like it in Chicago. The other night the same window was raised and a package pushed through. It contained the watch and this note:

"Jem Connors is dyeing, want you to have this and pray for him. " His Pal."

THE HAWAIIAN ISLANDS

According to an article printed in the National Geographic Magazine some months ago. "The Hawaiian Islands, the crossroads of the Pacific, are the most isolated inhabited islands in the world, more than 2,000 miles from the nearest neighbor, California." Because of their daring trips out at sea the people who occupied these islands before the white man came deserve the name of "Vikings of the Pacific." The islanders went to sea in canoes hollowed out of single logs, made by tools of hard rock and hard lava. They had no metals. Some of the canoes made on the islands were 70 feet in length and could carry fifty men. The giant goa trees from which they were made were cut half way up the mountain, painfully and laboriously with stone axes, and then with ropes made of vines, dragged shoreward by hundreds with willing hands. It is believed the Polynesians, to which the Hawaiians belong, originated in India. Their voyages across the pathless seas rival those of the Vikings. With no compass to assist them and with only stars to guide them, they broke through the skyline to journey 2,000 to 3,000 miles in their frail but unsinkable craft.

THE DEAD SEA

The Dead Sea, a lake in Palestine which lies about 1,290 feet below the level of the Mediterranean Sea, is given its name because it is so salty that no fish can live in it; only the lowest forms of animal life survive there. The principal reason for its saltiness is that water carrying mineral salts is continually running into it. The intense heat evaporates the water, leaving the lake always at about the same level, and the salts remain behind. The lake lies so low that it has no outlet. Occupying the lowest part of the great chasm through which the Jordan flows, the Dead Sea is about five times as salty as the water of the ocean. If we try to swim in it we cannot possibly sink, but bob up and down like a cork. This extreme saltiness is due to rapid evaporation. Each of the numerous streams that flow into it brings a small amount of salt. The Dead Sea deserves its name, for fish put into its water die immediately. Such scanty vegetation as is found is covered with a white salt crust that makes it look as though it had been "mitten with leprosy." Yet, seen from a distance the water appears brilliantly blue and clear. On the east and west are tall cliffs, white or tawny or almost red in color, that glow in the light of the setting sun.

TO CROSS THE ATLANTIC IN FOUR DAYS

What is the likelihood of trans-Atlantic passengers being able to cross the ocean in four days? To do this they would have to travel in a ship capable of maintaining an average speed of 30 knots. The highest average speed of any existing ship for the whole passage is credited to the Mauretania, which soon after her recent overhauling made the crossing at an average speed of 26.25 knots. It is probable that the maximum speed of this vessel for a single day's run is about 27 knots, for she has actually averaged that on one or two occasions. Variable conditions of the wind, sea and ocean currents, however, render it unlikely that she will ever make the whole crossing at 27 knots. At the speed of 27 knots she must have developed at least 80,000 horsepower and to drive the ship at 30 knots in smooth water and under favorable conditions would necessitate raising her horsepower to 108,000.

It is questionable if this could be done with steam turbines. Her present motive power is of the early type, with large direct-connected turbines turning at the low speed of 180 revolutions per minute; moreover, she is equipped with Scotch boilers. If she were re-boilered and re-engined, she would carry water-tube boilers and smaller high-speed turbines with a single or double mechanical reduction gear. Thus equipped, she would undoubtedly be faster, but she would be incapable of making the required 30 knots for a four-day trip.

If ever a 30-knot ship is placed on the trans-Atlantic passage, she will undoubtedly be furnished with improved Diesel engines of two-cycle double-acting type, which has been showing such excellent results in the later motor ships; but in the present state of the art, we doubt if there is any Diesel engine builder who would be prepared to guarantee an output of 108,000 horsepower on four shafts. It is true that a ship designed for this speed would be given a finer form even than that of the Mauretania, and in such a vessel, of the displacement of the Mauretania, 100,000 horsepower might prove to be sufficient. In that case, two engines placed tandem on each of the four shafts would call for 12,500 horsepower per engine, or say about 2,000 horsepower per cylinder. However, the development of the Diesel engine is going ahead by leaps and bounds, and its low consumption of four-tenths of a pound per horsepower-hour relieves the problem of the obstacle of high cost of operation, which renders a steam-driven ship of this speed impossible from the shipowner's standpoint.

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ITEMS OF INTEREST

FIND VAST TABLELAND 150 FEET UNDER SEA.

An immense submarine tableland only 150 feet below sea level has been discovered in the Bay of Biscay 125 miles east by northeast of Cape Ortegal by the French naval transport Loiret.

When passing over the spot the Captain was surprised to see a huge tidal wave approaching. Taking soundings he found bottom at 125 to 150 feet although the chart showed a depth of 15,500 feet. The tableland may have been thrown up by seismic disturbances which would account for the recent tidal waves on the Atlantic coastline of Europe.

The observations in the Bay of Biscay were made on May 23 when there was a tidal wave at Penmarch, Brittany. There was also an earthquake in Japan on that date.

SHOE LEATHER FROM SHARKS

The increasing scarcity of mammal hides in recent years has caused leather manufacturers to turn to the sea for their raw products, says Popular Science Monthly. To-day, largely through experiments under the direction of the United States Bureau of Fisheries, the skins of sharks, porpoises, and other fish have been developed into excellent leather. For this purpose shark fisheries have been established on the Florida and Gulf coasts, and new industries are being established to utilize the new product.

This has been made possible largely by a process of tanning developed in the laboratory of Dr. Allen Rogers in the Pratt Institute of Brooklyn, N. Y. One company, it is reported, now is turning out 200 shark hides daily. The hides are made into high grade waterproof leather that can be used just as ordinary leather. There is said to be as much leather value in a shark as in a cow, and the cost of a fish is far less.

THE "CIVET CAT"

What is known as the civet cat in America is the cacomistle, which is not a true civet, but is more closely related to the raccoon. These animals are similar in haunts and habits. The animal is slender, about ten inches long, with sharp, fox-like face, large bright eyes, surrounded with

light patches and erect ears. The long soft fur is light brown, darker along the back; the under parts are white and the bushy tail has six broad white rings around it. The civet is an inhabitant of the warmest regions of the Old World, chiefly Africa and the Malayan Islands. It is about two or three feet long and ten inches high, is more slender than a raccoon and has a long tail. The fur, gray above and white below, is tinged with yellow marked by dusky spots in rows. Civets live in holes, like foxes, and eat birds and other small animals. They are also fond of crocodile eggs and are considered valuable along the Nile because they prevent too rapid increase in the crocodile family. Most of all, civets are valuable for a fatty substance with a musky odor, which is taken from pouches in the body and used in making perfumes. In London an ounce of pure civet is valued more than \$10, and many thousand ounces are imported every year.

LAUGHS

"Louise, I really cannot permit you to read novels on Sunday." "But, grandma, this novel is all right; it tells about a girl who was engaged to three Episcopal clergymen all at once."

"Feyther," said little Mickey, "wasn't it Pathrick Henry that said, 'Let us have peace?'" "Niver!" said old Mickey. "Nobody by th' name of Pathrick iver said anything loike thot."

"What is your idea of an optimist?" "An optimist," replied Mr. Growcher, "is a man who thinks he has the makings of an automobile became he has managed to get hold of a gallon of gasoline and a spark plug."

"Does the baby talk yet?" asked a friend of the family of the little brother. "No," replied the little brother, disgustedly. "He don't need to talk. All he has to do is yell and he gets everything in the house worth having."

"Brown, do you know the lady across the street?" asked Smith. "Let me see," replied Brown, "she certainly looks familiar. That's my wife's dress, my daughter's hat, my mother-in-law's parasol. Why, yes! That's our cook."

"Children," said the teacher to his pupils, "You should be able to do anything equally well with either hand. With a little practice you will find it just as easy to do anything with one hand as it is with the other." "It is?" inquired the urchin at the foot of the class. "Let's see you put your left hand in the right-hand pocket of your trousers."

Ten-year-old William came home one day in a regrettable state of disorder and with a somewhat bruised face. "Oh, Willie! Willie!" exclaimed his mother, shocked and grieved. "How often have I told you not to play with that naughty Johnson boy?" "Mamma," said William, in utter disgust, "do I look as if I had been playing with anybody?"

CURRENT NEWS

SLEEPS OUTSIDE PRISON

Frank Tortino, a life prisoner, 55 years old, has been permitted to have sleeping quarters, from which he could easily escape, in a garage outside the walls of Sing Sing Prison. Warden Lewis E. Lawes explained that Tortino, who is an automobile mechanic, looks after supplies and accessories for the prison cars.

"He has been here thirteen years," said the Warden, "and there is not a mark against his record. He has only a couple of years more to serve."

Tortino was committed for second degree murder in Orange County in 1912 for a term of from twenty years to life.

LAMPS OF REMEMBRANCE

The French imagination devised an unusual ceremony in honor of the dead of the great war, on July 14, the national fete day of the republic. On the grave of France's Unknown Soldier, under the Arc de Triomphe in Paris, burns a lamp that is never allowed to go out. It is the Lamp of Remembrance, and is tended as carefully as was that of the Goddess Vesta at the height of the glories of Rome.

This year another act of tribute was added to that of the keeping of the lamp. At midnight on July 13 a wounded veteran lighted a second lamp of remembrance in the very heart of that fortress of Verdun that never fell, and whose defense is one of the most splendid pages of the history of the war years. And throughout the night and the long, scorching July day that followed, the burning lamp was brought by relays of runners to Paris. It came along a route already written in history by the name of many battles: Grurie, le Four de Paris, Perthes, la Pompelle, Reims, Epernay, Chateau-Thierry, Meaux, by the Porte Doree into the capital, across the city and to the Arc de Triomphe.

The boys chosen to carry it the two hundred and ninety-three kilometers along a highroad lined with holiday makers come to do honor to the Lamp of Remembrance as it passed, were too young to have themselves shared in those years of fighting. They were for the most part picked athletes from all over France—and they ran in six terms of fifty runners each.

The French are a more sentimental race than we, but perhaps there is no American who would not have been moved at the sight of the lamp's final arrival in the evening at the Grave of the Unknown. An exhausted but proud runner brought it under the shadow of Napoleon's arch where, in the sight of a huge crowd, many of whom were weeping silently, its flame was finally mingled with that of the great bronze lamp sunk into the tombstone that for France commemorates her war dead.

AN APPEL FOR DEFINITE ADDRESS

Whatever New York does it does it in a big way. Skyscrapers, bridges, subways, white lights, post offices, all as big as they come! Five million pieces of mail deposited daily for delivery in Manhattan and the Bronx alone! The biggest

task that confronts any post office in the world. Difficult under the best conditions, but how much more difficult it is made by carelessness in writing the addresses.

Let us visualize the process the five million pieces must be put through and discover what is required of the senders to aid the post office in its stupendous task.

First, the letters have to be distributed to the fifty branch offices, but suppose you leave off the house number, and address your letter only to Broadway? Broadway is on 21 different postal districts, and it is only by the number the clerk can determine for which it is intended. Fifth Avenue is just as indefinite, for it is on 12 districts and scores of other streets and avenues present like difficulties.

Second, after the letters reach the stations, they must be separated again; this time to the carriers and there are many routes on every station. Here, again, the house numbers are essential, for each carrier serves only certain numbers of certain streets, and in the absence of the number distribution is interrupted and delay results not only to the indefinitely addressed letter but also those that are properly addressed. Do you not see how the work is held up by the omission of the full address?

Some people do not think it amiss to merely direct their mail to business building and apartment house by name, without further address. We could forgive them when New York was in the Gophertown class, but New York has grown so big that it is past forgiving now. The business buildings and apartments have grown too numerous, their names have been duplicated, yea, triplicated all over town, and the mail simply must be completely addressed to insure delivery promptly.

Now let us get further along the process. The letter has reached the carrier and picture him standing in front of a skyscraper with the letter in his hand, no floor and no room number. Of course the regular carrier has committed the names of all the occupants to memory, that is his job, but suppose he is sick or on vacation and then consider the task of the inexperienced substitute in finding the addressee in the big building.

Just imagine your own experience trying to locate an occupant of one of our modern office buildings by consulting the directory and then realize how difficult it is for the carriers to locate the hundred and thousand of occupants of office buildings in our city if the room number is omitted.

Our appeal is for your cooperation toward better service by starting right. Remember your letters are part of the 5,000,000 delivered daily. Please do your part in addressing each one correctly and clearly to street and number, to definite room number or to box number as the case may be, and include this information in all your letter heads so that your correspondence may know how to properly address mail matter intended for you. The proper address is as important to you as your name.

JOHN J. KIELY, *Postmaster.*

FROM ALL POINTS

SNAKESKIN SHOES FOR WOMEN

High shoes for women, after having been in banishment for eleven years, again will be in fashion on the streets of London this winter. The shoes will not be the plain black and tan ones of years ago, but will be of highly colored leathers and snake and crocodile skins. Jeweled and other fancy heels will add a piquant touch.

Men's footwear also will undergo some radical changes, for the autumn styles will be of many shades—green, red, blue and brown—to match the clothing. Also, the heels will be higher.

RUM FOR ANIMAL ANAESTHETIC

Wild animals in captivity occasionally require surgical operations and until recently the accepted practice of the veterinarians who performed them was to use chloroform for an anaesthetic, according to Popular Science Monthly. Animal surgeons in the famous Hagenbeck Zoo, near Hamburg, Germany, however, have discovered that animals submit to surgery better when drunk than when subjected to the usual anaesthetics.

Accordingly, when now a lion, or a tiger, or a hippopotamus need as little dental work or other surgical attention, it is fed huge quantities of rum or cognac. Then, when it sinks into a drunken stupor it is chained, and the surgeon performs his work with no pain to the patient or danger to himself.

WATER-CLOCK OF THE ANCIENTS

The water-clock of the Romans and Greeks—which is said to have been known to the Egyptians—was called the "Clepsydra" from the Greek words meaning "to steal" and "water." It might be compared roughly to the modern hour glass. The most primitive of these water-clocks were each composed of an earthenware globe which had a short neck and which was pierced by a number of small holes in the bottom through which the water "stole." These chronometers were used in courts of justice to set a limit to speeches. Clepsydrae of smaller size—made of glass and used to mark the hours—were employed at an early date in place of sun dials. Since the length of the hour changed with the season, since the water was affected by pressure of the air and by temperature, and since the rate at which the water flowed decreased as the vessel emptied, it was found necessary to obviate the clepsydra's defects by various arrangements, or inventions, of which we have no clear record. In one modification of the clepsydra the water was kept level in the vessel and the amount of water discharged was noted. A complicated water-clock which showed the hours of both night and day is said to have been invented by Plato. The hydraulic clock of Clepydra of Ctesibius of Alexandria was made about 135 B. C. It had water wheels and a little figure in it which rose and—with a little stick—indicated the hours on the table or index fastened to the clock. The Tower of Winds at Athens once contained a clepsydra, and it is supposed that the turret on the southern side of the tower held the cistern from which water for the water-clock was supplied.

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MAN ONLY JELLY, SAYS SCIENCE

Man and all living material are mere jelly, elastic as rubber, fibrous and thirsty for water. This is the character of protoplasm, the staff of life, whose properties have been discovered through actual dissection of microscopic living cells, performed by Dr. William Seifriz, National Research Council fellow at the University of Pennsylvania.

He told the American Philosophical Society at its opening meeting that this fundamental staff of all life most closely resembles gelatine, rubber, soap and casein. These researches were called the most important in the world, since they aim at the understanding of the basic substance of all living things.

Dr. Seifriz told how he discovered that protoplasm is just as springy as a rubber band. Under a powerful microscope a minute particle of nickel, only 1-2500th of an inch across, was inserted into the heart of a living cell. Attracted by an electromagnet, the metallic particle stretched the protoplasm, and when the magnetic influence was removed the particle jumped back into its original position.

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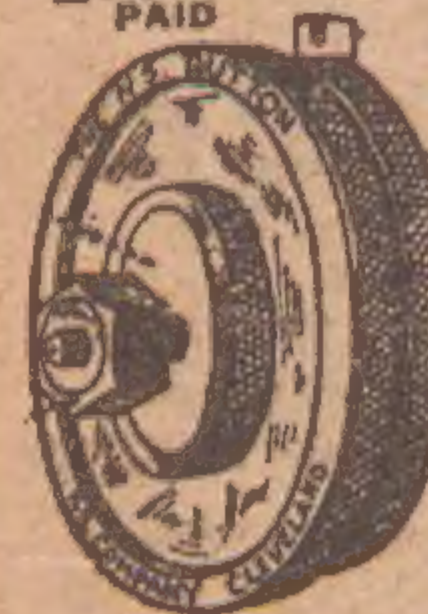
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